

Get your benefits when you need them most

State of North Carolina / NCFlex

Voluntary Accidental Death & Dismemberment Insurance



NCFLEX
STATE INSURANCE PLANS
NCFLEX.ORG

For Participants in the NCFlex Voluntary AD&D
For Customer Service, call: 877-464-5111

Accidental Death & Dismemberment (AD&D) Insurance pays a lump-sum benefit to you or your beneficiary if you are severely injured or die as the result of a covered accident. The benefit can be used however you or your beneficiary choose. The additional benefit amounts listed here are included with your AD&D Insurance and pay in addition to the elected AD&D Insurance coverage amount. For further details of the coverage, including descriptions of these benefits, exclusions, any reductions or limitations, and the terms under which the policy may be continued in force, contact your employer or go online to www.ncflex.org. Copies of the certificates of coverage can be found at www.ncflex.org.

Funeral Expense Benefit – An additional amount that is equal to the incurred expenses or \$5,000, whichever is less.

Rehabilitation Benefit – An additional 2% of full amount up to \$2,000 per month for up to 12 months.

Therapeutic Counseling Benefit – An additional 2% of full amount up to \$2,000 per month for up to 12 months.

Adaptive Home and Vehicle Benefit – An additional 5% of full amount up to \$5,000.

Accidental In-Hospital Indemnity Benefit – An additional 1% of the full amount up to \$1,000 per calendar month of confinement or 1/13 of the monthly benefit for each day of confinement less than a full calendar month.

Custodial Care Benefit – An additional 2% of full amount up to \$2,000 per month for up to 12 consecutive months.

Safe Driver Benefit – Safety Belt Only - An additional 10% of full amount up to \$25,000 or Safety Belt *and* Airbag – an additional 15% of full amount up to \$35,000.

Criminal Assault Benefit – An additional 10% of full amount up to \$25,000.

Survivor's Benefit – 1% of full amount up to \$5,000 per month for up to 12 months. Paid to each of your surviving, insured dependent children under 18 years old. If you have more than 3 surviving insured dependent children, payment will be based on 3 and divided evenly between all dependent children.

Education Benefit – An additional 5% of full amount up to \$5,000 per year for up to 4 years. Paid to a dependent spouse or child who is enrolled as a full-time student in an accredited post-secondary institution of higher learning beyond grade 12 within 365 days following the date of your death.

Child Care Benefit – An additional 3% of full amount up to \$3,000 per year for up to 4 years. For each eligible dependent child under the age of 13 who is enrolled in a licensed day care center within 365 days of your death.

This is a summary only. A complete description of benefits and limitations will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. Insurance is issued by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form HP09GP. Form numbers, product provisions and availability may vary by state.

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