

# Accidental Death & Dismemberment (AD&D)



## Exclusions

Benefits will not be paid for a loss caused by or resulting from:

- Sickness, physical or mental illness or infirmity, or the diagnosis or treatment of such illness or infirmity;
- Infection, other than infection occurring in an external accidental wound;
- Suicide or attempted suicide; intentionally self-inflicted injury;
- Service in the armed forces of any country or international authority, except the United States National Guard;

Any incident related to:

1. travel in an aircraft as a pilot, crew member, flight student or while acting in any capacity other than as a passenger;
  2. travel in an aircraft for the purpose of parachuting or otherwise exiting from such aircraft while it is in flight;
  3. parachuting or otherwise exiting from an aircraft while such aircraft is in flight except for self preservation;
  4. travel in an aircraft or device used for testing or experimental purposes; by or for any military authority; or for travel or designed for travel beyond the earth's atmosphere;
- Committing or attempting to commit a felony;
  - The voluntary intake or use by any means of:
    1. any drug, medication or sedative, unless it is: taken or used as prescribed by a Physician, or an "over the counter" drug, medication or sedative, taken as directed;
    2. alcohol in combination with any drug, medication, or sedative; or
    3. poison, gas, or fumes; or war, whether declared or undeclared; or any act of war, insurrection, rebellion, or riot; or driving a vehicle or other device while intoxicated as defined by the laws of the jurisdiction in which the vehicle or other device was being operated.

## >> Benefit Eligibility Note:

- **All Full-Time employees are eligible to enroll in AD&D Insurance offered by the School Board.**
- **Current Retirees may only continue to enroll in the AD&D insurance if you were previously enrolled at the time of your retirement.**
- **COBRA Participants and Part-Time (AFSCME) employees are ineligible to enroll in AD&D insurance.**

