

City of Los Angeles Voluntary Accidental Death and Dismemberment Coverage ("VADD")

Eligibility: Active regular full-time (compensated 40 hours or more in a pay period) or regular half-time (compensated 20 hours or more in a pay period) employees and a contributing member of the City Employees' Retirement System, Port Officers who are part of MOU 27 or MOU 28 and contributing members of Tier 5 of the Fire & Police pension system, and Elected Officials.

Eligible Dependents include Spouse / Domestic Partner and Child(ren). Dependent children can be covered to age 19, or to age 25 if they are a full time student.

Principal Sum Amount:

Minimum: \$50,000 Maximum: \$500,000 Increment: \$50,000
 An Additional Benefit of \$3,000 applies at any increment for burial expenses.

VADD Reduction after age 65:

| | |
|-----------------------|---------------------|
| Covered Person's Age: | % of Principal Sum: |
| 65 - 69 | 65% |
| 70 and Over | 35% |

Accidental Death and Dismemberment Benefit

| Loss of: | Payout Amount: |
|---|-----------------------|
| Life | 100% |
| Both Hands or Both Feet or Sight of Both Eyes | 100% |
| One Hand and One Foot | 100% |
| Speech and Hearing | 100% |
| Either Hand or Foot and Sight of One Eye | 100% |
| Movement of Both Upper and Lower Limbs (Quadriplegia) | 100% |
| Movement of Both Lower Limbs (Paraplegia) | 75% |
| Movement of Both Upper and Lower Limbs of One side of the Body (Hemiplegia) | 50% |
| Either Hand or Foot | 50% |
| Sight of One Eye | 50% |
| Speech or Hearing | 50% |
| Thumb and Index Finger of Same Hand | 25% |

| Extended Benefits: | Payout Amounts: |
|---------------------------------------|---|
| Child Education Benefit | |
| Maximum Amount | \$5,000 Per Year |
| % of Principal | 5% Max |
| Minimum Amount | \$1,500 |
| Spouse Education Benefit | |
| Maximum Amount | \$5,000 Per Year |
| % of Principal | 5% Max |
| Minimum Amount | \$1,500 |
| Child Care Benefit | |
| Maximum Amount | \$5,000 Per Year |
| % of Principal | 5% Max |
| Minimum Amount | \$1,500 |
| Repatriation Benefit | |
| Maximum Amount | \$5,000 |
| Coma Benefit | |
| Waiting Period | 7 Days |
| Seat Belt | |
| Maximum Amount | \$25,000 |
| % of Principal | 10% |
| Therapeutic Counseling Benefit | |
| Maximum Amount | \$5,000 |
| % of Principal | 3% Max |
| COBRA Benefit | |
| Maximum Amount | \$3,000 Per Year |
| % of Principal | 3% Max |
| Critical Burn Benefit | |
| % of Principal | % of body suffering third-degree burns |

