



Summary of Benefits

Voluntary Accidental Death and Dismemberment Benefit Summary

Group ID:	00791290	Member Coverage Type:	Voluntary
Group Name:	QTC MEDICAL GROUP, INC.	Class:	0001 ALL ELIGIBLE EMPLOYEES
Waiting Period:	1st of the month following 30 day(s)	As of Date:	02/14/2022

Coverage Information

Employee Volume Amount	Flat \$25,000 Flat \$50,000 Flat \$75,000 Flat \$100,000 Flat \$125,000 Flat \$150,000
Spouse Volume Amount	Flat \$10,000 Flat \$20,000 Flat \$25,000
Child Volume Amount	Flat \$2,500 Flat \$5,000 Flat \$7,500 Flat \$10,000
Member Guaranteed Issue	Your Voluntary Accidental Death and Dismemberment coverage is guaranteed based on your Voluntary Life coverage.
Spouse Guaranteed Issue	Your Voluntary Accidental Death and Dismemberment coverage is guaranteed based on your Voluntary Life coverage.
Child Guaranteed Issue	Your Voluntary Accidental Death and Dismemberment coverage is guaranteed based on your Voluntary Life coverage.
Cutbacks	35% at age 65 60% at age 70 75% at age 75 85% at age 80

Plan Information

When is my policy effective?

Coverage is effective after you satisfy any waiting period required by your employer. Coverage will not begin until Guardian has approved any amount subject to medical underwriting.

Do I have to answer medical questions as part of purchasing insurance?

If you enroll after the open enrollment period, you must answer some medical questions to help us assess your insurability.

Answering "yes" to any of the questions will not necessarily prevent you from obtaining coverage.

Can I take the policy with me if I leave the company?

No



This Benefit Summary is for illustrative purposes. Your benefits booklet will show exactly what is covered and/or excluded under your plan. If there is a discrepancy between this Benefit Summary and your benefit booklet, the benefit booklet prevails.

Definitions shown on this site are in summary form and are for general informational purposes. The terms of the insurance contract prevails.