



# Summary of Benefits

## Voluntary Accidental Death and Dismemberment Benefit Summary

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Group ID:	00505854	Member Coverage Type:	Voluntary
Group Name:	NEW HORIZONS BAKING COMPANY	Class:	0004 FREMONT UNION BAKERS AND DRIVERS
Waiting Period:	90 day(s)	As of Date:	03/11/2025

### Coverage Information

#### Employee Volume Amount

Minimum Amount of \$10,000 and Increments of \$10,000 to a maximum of \$300,000

\$10,000	\$110,000	\$210,000
\$20,000	\$120,000	\$220,000
\$30,000	\$130,000	\$230,000
\$40,000	\$140,000	\$240,000
\$50,000	\$150,000	\$250,000
\$60,000	\$160,000	\$260,000
\$70,000	\$170,000	\$270,000
\$80,000	\$180,000	\$280,000
\$90,000	\$190,000	\$290,000
\$100,000	\$200,000	\$300,000

#### Spouse Volume Amount

Minimum Amount of \$5,000 and Increments of \$5,000 to a maximum of \$150,000

\$5,000	\$55,000	\$105,000
\$10,000	\$60,000	\$110,000
\$15,000	\$65,000	\$115,000
\$20,000	\$70,000	\$120,000
\$25,000	\$75,000	\$125,000
\$30,000	\$80,000	\$130,000
\$35,000	\$85,000	\$135,000
\$40,000	\$90,000	\$140,000
\$45,000	\$95,000	\$145,000
\$50,000	\$100,000	\$150,000

#### Child Volume Amount

Flat \$10,000

#### Member Guaranteed Issues

Your Voluntary Accidental Death and Dismemberment coverage is guaranteed based on your Voluntary Life coverage.

Cutbacks

50% at age 70

## 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.