Supplemental Accidental Death & Dismemberment (AD&D)

Supplemental AD&D is available to active Full-time employees including Qwest Union Represented Term Full-time employees.

Supplemental AD&D rate per $1,000 coverage		
Level of coverage	**Monthly rate**	**Bi-weekly rate**
Employee only	$0.012	$0.005
Employee + Dependent(s)	$0.018	$0.008

Note: Supplemental AD&D premiums are calculated using eligible pay (base pay + anticipated short-term incentive).

- You have two options:
  - Employee Only; or
  - Employee + Dependent(s) coverage.
- You can select a multiple: 1x to 8x your eligible pay.

Example: Eligible pay = $65,150
- Coverage option = Employee + Dependent(s)
- Multiple selected = 4x
- $65,150 x 4 = $260,600
- Round up (nearest thousand) = $261,000
- Divide by $1,000 = 261
- Multiply by $0.018 (Employee + Dependent(s) monthly rate) = 4.698
- Multiply by 12 (months) = 56.376
- Divide by 26 (pay periods) = 2.168
- Bi-weekly premium deduction = $2.17

For more information, refer to the Life and Accidental Death & Dismemberment (AD&D) Insurance Plan Summary Plan Description (SPD) available on InsideLumen or in the **Reference Center** on the Health and Life website.

Important: Dependent eligibility for Employee + Dependent(s) coverage will be verified by the Claims Administrator when a claim is filed.

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