

Supplemental Accidental Death & Dismemberment (AD&D)

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

Employee and Dependent 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
- $\$65,150 \times 4 = \$260,600$
- 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.