



# ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE PLAN

## QUESTIONS?

Contact an insurance  
specialist at  
**(800) 845-4685.**

As a member of the Marine Corps Association (MCA), you already know life is full of battles. And just as you've never wavered in your commitment to defend our nation, the MCA will never hesitate to provide the best products to help protect your family's future. After all, life is unpredictable and the unexpected can occur at any time.

### HOW CAN I HELP PROVIDE FOR MY FAMILY'S FUTURE?

Experiencing a tragic accident that results in death or serious injury can be difficult enough, but these events can also leave family members without the finances they need to pay ongoing expenses. Since MCA is committed to the Corps, we're offering members **Accidental Death and Dismemberment (AD&D)** Insurance to help provide financial relief for you and your family during a difficult time.

### WHY CHOOSE MCA'S AD&D?

Created to help in the event of a covered accident that results in death or serious injury, such as the loss of a limb or blindness, MCA's policy is **guaranteed to members under the age of 69!**

### CONSIDER THESE HIGHLIGHTS:

- **Guaranteed issue:** No physical exam or health questions for MCA members under age 69<sup>1</sup>

- **Choice of cash benefits:** From \$100,000 to \$500,000<sup>2</sup> to help cover expenses, like medical bills, end-of-life costs, education, and more
- **Low monthly premium:** Group rates specially negotiated for MCA members
- **Knowledgeable insurance experts:** Ready to assist with options and insurance jargon, as well as filling out your enrollment form and more
- **Trustworthy carrier:** Our AD&D policy is underwritten by The Hartford, a leading provider of life and disability insurance products<sup>3</sup>

AD&D insurance can help round out a comprehensive benefits package. What's more, there's no better time to apply for a policy because your acceptance is guaranteed!

<sup>1</sup>Must be under age 69 to be eligible.

<sup>2</sup>Benefits reduce by 50% on the premium due date on or after the next date following the insured's 70th birthday. Benefits reduce another 50% on the premium due date on or after the next date following the insured's 75th birthday.

<sup>3</sup>The Hartford Financial Services Group, Inc. (NYSE: HIG) operates through its subsidiaries under the brand name, The Hartford, and is headquartered in Hartford, Connecticut. For additional details, please read The Hartford's legal notice at [www.thehartford.com](http://www.thehartford.com).

### ACCIDENTS AND UNINTENTIONAL INJURIES ARE THE 4TH LEADING CAUSE OF DEATH.

Centers for Disease Control and Prevention. (6 September 2022). *FastStats—accidents or unintentional injuries*. Centers for Disease Control and Prevention. Retrieved November 30, 2022. <https://www.cdc.gov/nchs/fastats/accidental-injury.htm>.

**HOW MUCH COVERAGE IS AVAILABLE?**

**MCA members** may enroll for **\$100,000 up to \$500,000\*** of coverage in **\$100,000** increments.

**Family coverage** is a percentage of your coverage:

- Your **spouse** may request up to 60% of your principal sum (or the maximum benefit paid).
- If **both your spouse and child(ren)** are being covered, your spouse may request up to 50% of your principal sum and your children may receive up to \$10,000.
- If you wish to cover **only your child(ren)**, they may receive up to \$10,000.

\* Benefits reduce by 50% on the premium due date on or after the next date following the insured's 70th birthday. Benefits reduce another 50% on the premium due date on or after the next date following the insured's 75th birthday.

**WHO IS ELIGIBLE FOR COVERAGE?**

**MCA members** who are under age 69, and a citizen or legal resident of the U.S., are eligible to apply for this coverage with no physical exam or health questions required.

Your spouse under age 80 who is not legally separated or divorced from you and is a citizen or legal resident of the U.S. is also eligible for coverage. When spouses are both eligible persons, coverage may not be duplicated by applying as dependents of each other; and coverage for an eligible dependent child may be requested by either the wife or the husband, but not both.

Your **unmarried dependent child(ren)** from live birth to age 19 (but under 25 if enrolled full-time at an accredited institution of learning) are also eligible for a portion of the elected coverage amount. If you and your spouse are both qualifying MCA members and apply separately, you may only include dependents on one application.

**HOW DOES THE AD&D INSURANCE PLAN WORK?**

Your AD&D coverage follows you 24/7 whether the accident is work-related or not. When a death or injury occurs due to a covered accident, cash benefits are paid as stated in the Plan Benefits section—on top of any insurance you may already have.

**WHAT ARE THE BENEFITS FOR THE AD&D PLAN?**

FOR LOSS OF	BENEFIT
Life	Principal Sum
Both hands or both feet or sight of both eyes	Principal Sum
One hand and one foot	Principal Sum
Speech and hearing in both ears	Principal Sum
Either hand or foot and sight of one eye	Principal Sum
Sight of one eye	50% of Principal Sum
Speech or hearing in both ears	50% of Principal Sum
Thumb and index finger of either hand	25% of Principal Sum

**SPOUSE EDUCATION BENEFIT**

A covered spouse will collect up to an additional \$3,000 in the event you pass away, provided he or she will use the benefits to help cover tuition for occupational training that could specifically qualify your spouse to gain employment in a new occupation within one year of the date of your death. Spouse tuition expenses must be incurred within two years of the date of your death.

**DEPENDENT EDUCATION BENEFIT**

Your covered dependent children are eligible for an annual amount up to \$2,500 in education benefits in the event you pass away. They must be enrolled at an accredited institution of higher learning within 365 days after the date of your death.

**SEAT BELT BENEFIT**

You or your dependents qualify for an additional benefit if a covered injury is sustained while 1) a passenger or licensed operator of a properly registered vehicle and 2) wearing a seat belt at the time of the accident, as verified on the police report.

**COMMON CARRIER BENEFIT**

If a covered injury occurs while you or your dependents are on a common carrier (conveyance operated for transporting passengers for hire), we will double the principal sum paid.

## WHAT ARE THE RATES FOR THE AD&D PLAN?

ANNUAL RATES*				
	Member Only	Member & Spouse	Member & Children	Family
<b>\$100,000</b>	\$66	\$99	\$74	\$99
<b>\$200,000</b>	\$132	\$198	\$148	\$198
<b>\$300,000</b>	\$198	\$297	\$222	\$297
<b>\$400,000</b>	\$264	\$396	\$296	\$396
<b>\$500,000</b>	\$330	\$495	\$370	\$495

\* At age 70, all coverage is reduced by 50% and will be further reduced by 50% at age 75.

## WHEN WILL MY COVERAGE BECOME EFFECTIVE?

Your coverage will become effective the first day of the month following receipt of your enrollment form and premium payment.

## WHEN WILL MY COVERAGE TERMINATE?

Your coverage will end on the earliest to occur of:

- 1) The date the policy terminates
- 2) The premium due date or the next following date you:
  - cease to be an active MCA member
  - reach age 80
- 3) The premium due date that you fail to pay any required premium, subject to the individual grace period

## WHEN WILL COVERAGE FOR MY DEPENDENTS END?

Your dependent's coverage will end on the earliest to occur of:

- 1) The date the member's policy terminates
- 2) Mentally or physically incapable of earning his or her own living: You must submit proof satisfactory to us of such dependent child(ren)'s disability within 31 days of the date he or she reaches such age; and such dependent child(ren) must have become disabled before attaining age 19
- 3) The required premium is not paid, subject to the individual grace period provision

Coverage of a child between 19 and 25 will not terminate due to age if they are:

- 1) Covered under the policy
- 2) Mentally or physically incapable of earning his or her own living: You must submit proof satisfactory to us of such dependent child(ren)'s disability within 31 days of the date he or she reaches such age; and such dependent child(ren) must have become disabled before attaining age 19
- 3) Unmarried and primarily dependent on you for support and maintenance

Coverage will continue if:

- 1) You give the company notice at least 31 days before termination date
- 2) Incapacity continues
- 3) Required premium is paid

## WHAT IF I DETERMINE THIS COVERAGE ISN'T RIGHT FOR ME?

If you are not completely satisfied with the terms of your Certificate of Insurance, you may return it, without claim, within 30 days. Your coverage will be invalidated, and you will receive a full refund—no questions asked!

## WHO UNDERWRITES THE POLICY?

MCA Accidental Death & Dismemberment Insurance is underwritten by the Hartford Life and Accident Insurance Company, a leading provider of life, disability, and accident insurance to the association and affinity marketplace.

The Hartford Financial Services Group, Inc., (NYSE: HIG) operates through its subsidiaries, including Hartford Life and Accident Insurance Company under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at [www.thehartford.com](http://www.thehartford.com).

## TO ENROLL

To secure this coverage, complete the enrollment form and please provide all requested information—failure to do so could result in a delay of enrollment form processing.

Return your completed enrollment form to:

MCA Group Insurance Program, 1200 E. Glen Ave., Peoria Heights, IL 61616.

## THE MOST COMMON TYPES OF UNINTENTIONAL INJURIES THAT LEAD TO DEATH INVOLVE POISONINGS, MOTOR VEHICLES, AND FALLS.

Elflein, J. (2 February 2022). *Topic: Unintentional injury in the U.S.* Statista. Retrieved November 30, 2022. <https://www.statista.com/topics/3991/unintentional-injury-in-the-us/>.

## Exclusions

This policy does not cover any loss caused or contributed to by: 1) intentionally self-inflicted injury; 2) suicide or attempted suicide, whether sane or insane; 3) Injury sustained while on full-time active duty as a member of the armed forces (land, water, or air) of any country or international authority. (We will refund the pro rata portion of any premium paid for you or your dependents while you or your dependents are in the armed forces on full-time active duty, for a period of two months or more. Written notice must be given to us within 12 months of the date you or your dependents enter the armed forces.); 4) Injury sustained while on any aircraft except a Civil or Public Aircraft, or Military Transport Aircraft; 5) Injury sustained while on any aircraft: a) as a pilot, crewmember, or student pilot; b) as a flight instructor, or examiner; c) if it is owned, operated, or leased by or on behalf of the policyholder, or any employer or organization whose eligible persons are covered under the policy; or d) being used for tests, experimental purposes, stunt flying, racing, or endurance tests; 6) Injury sustained while taking drugs, including but not limited to sedatives, narcotics, barbiturates, amphetamines, or hallucinogens, unless as prescribed by or administered by a physician; 7) Injury sustained while riding or driving in a scheduled race or testing any motor vehicle on tracks, speedways, or proving grounds; 8) Injury sustained while committing or attempting to commit a felony; or 9) Injury sustained while intoxicated.

## Definitions

Loss means with regard to: 1) hands and feet, actual severance through or above wrist or ankle joints; 2) sight, speech, and hearing, entire and irrecoverable loss thereof; or 3) thumb and index finger, actual severance through or above the metacarpophalangeal joints.

Injury means bodily injury resulting: 1) directly from an accident; and 2) independently of all other causes, which occurs while you or your dependents are covered under the policy. Loss resulting from: 1) sickness or disease, except a pus-forming infection which occurs through an accidental wound; or 2) medical or surgical treatment of a sickness or disease; is not considered as resulting from Injury.

Intoxicated means: 1) the blood alcohol content; 2) the results of other means of testing blood alcohol level; or 3) the results of other means of testing other substance; that meet or exceed the legal presumption of intoxication, or under the influence, under the law of the state where the accident occurred.

Common Carrier means: a conveyance operated by a concern, other than the policyholder, organized and licensed for the transportation of passengers for hire and operated by that concern. Common Carrier will not mean any such conveyance which is hired or used for a sport, gamesmanship, contest, sightseeing, observatory, and/or recreational activity, regardless of whether such conveyance is licensed.

Individual Grace Period means: A Grace Period of 31 days from the premium due date is allowed for each person covered for payment of each premium due after the initial premium. Coverage will continue during the Grace Period.

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

## IMPORTANT NOTICE

THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS. This brochure explains the general purpose of the insurance described, but in no way changes or affects the policy [or Master Policy ADD-13269] as actually issued. In the event of a discrepancy between this brochure and the policy, the terms of the policy apply. All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits, and terms under which the policies may be continued in full or discontinued. Complete details are in the Certificate of Insurance issued to each insured individual and the Master Policy issued to the policyholder. This program may vary and may not be available to residents of all states.

ADD-13269

Accident Form Series includes GBD-1000, GBD-1300, or state equivalent.

Pearl is the Plan Administrator and insurance broker that administers the insurance plan on behalf of the Hartford Life and Accident Insurance Company for the benefit of the Group Policyholder. This is a participating group policy under which dividends and/or experience credits may be paid to Marine Corps (Marine Corps Association).