

Accidental Death & Dismemberment Insurance (AD&D)

Valuable protection for you and your family

Great news! Your employer is offering you the opportunity to purchase AD&D Insurance at group rates from Reliance Matrix, a trusted benefits carrier for over a century.

“Why do I need an AD&D Insurance policy?”

No one plans for an accident — that’s why they call them accidents! But if you have people who care about you and depend on you, chances are you want to plan for their security. This type of insurance is invaluable because it helps provide additional financial protection to both you and your family in the event of an accident that takes your life or causes you to lose a limb. If you’ve never given much thought to accidental death and dismemberment insurance, now is a good time.

“What is AD&D?”



If you die suddenly due to an accident, your family will face unexpected expenses and have to make financial decisions quickly. AD&D Insurance can provide you additional funds to help cover major expenses like funeral costs and loss of income for family members. If you are severely injured in an accident, you may have expenses that are not covered by other insurance, like special equipment and the cost of renovating your home to make it accessible.

“I don’t need it because I don’t have any dependents.”



Many people assume that if they don’t have dependents, they don’t need life insurance. If anyone would be affected financially by your death for any reason (funeral expenses, hospital bills, mortgage, loans or credit card debt), a life insurance policy can help cover these types of expenses. You should also consider parents or siblings who, while not your dependents, may receive financial support from you.

The rate of preventable injury-related deaths occurring in or around the home has increased

272%
since 1999.

*Injury Facts, 2020

“I don’t have a high-risk lifestyle.”

Consider this: if you’re age 25-34 (the single most important earning period of an individual’s life), you are 4.5 times more likely to die from an accident than from cancer. In fact, according to the CDC, accidental death is your single greatest risk between the ages of 25-44 and the fourth leading cause of death over all age groups combined.*

“The application process is probably complicated.”

Actually, you cannot be turned down for this insurance if you are an eligible employee. Coverage is guaranteed and there is no medical underwriting or late entrant penalties.

“It’s easy to get started.”

If you believe you can benefit from this important coverage, it’s easy to get started. Your employer has made it possible for you to pay for your coverage through a convenient payroll deduction. Refer to the enrollment material your employer has provided and follow the instructions on how to enroll.

*CDC, Accident and Unintentional Injury, 2020

This information is not an insurance policy and does not describe the entire plan. For more detailed information you must ask your employer’s Human Resources benefit manager. There is a detailed description of plan’s provisions, limitations and exclusions in the Certificate of Insurance which is issued to you after your application is processed.

For more information, visit reliancematrix.com.



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