

## Good to know

- **Reattachment surgery:** When you have reattachment surgery, you'll get half of your dismemberment benefit - even if you regain use. However, if your surgery fails - resulting in the removal of the reattached part - you'll be able to collect the other half of your benefit.
- **Body preparation and transport:** If your death occurs 150 km or more from home, up to \$2,500 (added to your benefit) will go to prepare and transport your body to the place of burial or cremation. You can add this coverage for your spouse and dependants through the family plan.
- **Get money back?** If you die in an accident, your spouse may get money for a work training program. Your child or children may get money for their tuition if they sign up as a full-time student at a post-secondary school.

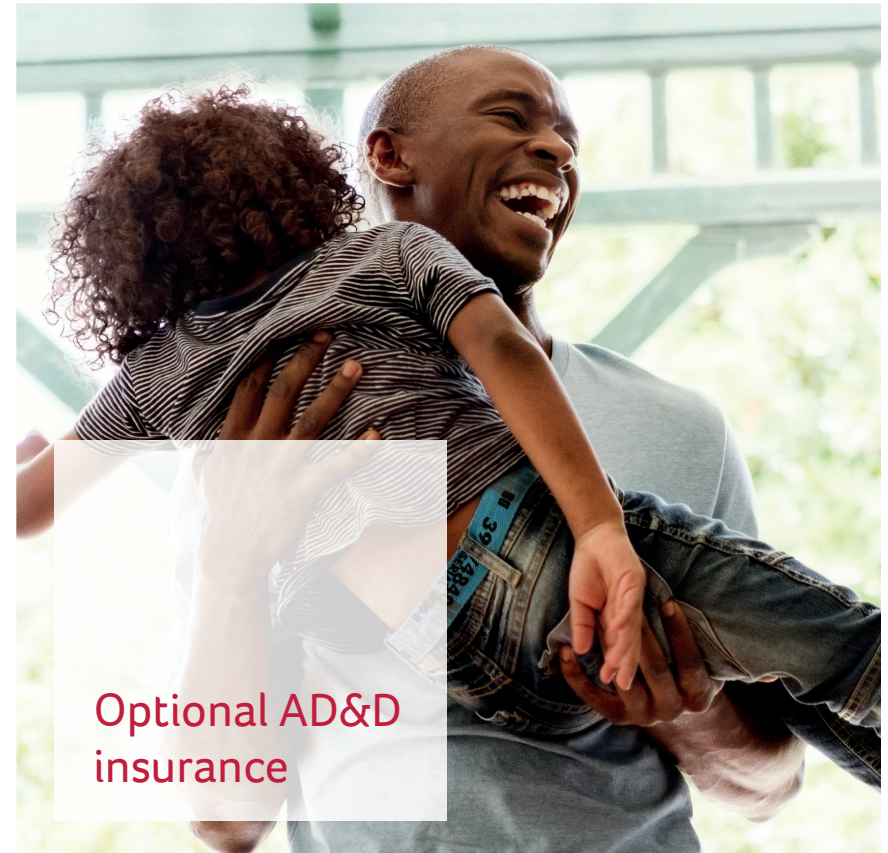
You or your dependants will get reimbursement for the following as a result of AD&D losses:

- **Family transportation benefit:** Up to \$2,500 of your benefit will go to transportation and lodging expenses for one family member to join the covered person when they're in the hospital
- **Education benefit:** Fees to sign up in an education program if a loss leads to a necessary job change
- **Wheelchair/home benefit:** Expenses to make your house and vehicle wheelchair accessible

## Let's get started

Start your application today by filling out this form:  
<http://canlife.co/M6708>

You're almost there. AD&D coverage begins as soon as your plan administrator gets written approval from Canada Life.



Optional AD&D  
insurance

Coverage for any time, anywhere

PAYPAL CANADA CO.

## It's hard to think about, but serious accidents happen every day.

### What if this happened to you or your family?

Optional accidental death and dismemberment (AD&D) insurance can help you take care of your financial expenses if something tragic happens. You're covered anytime, anywhere – whether an accident happens when you're at work, at home or on vacation.



#### Am I eligible?

If you're an active employee under the age of 65, you're eligible to apply.

You must already have coverage, before suffering an accident.



#### How much coverage can I get?

You can buy coverage for yourself in units of \$10,000, up to a maximum of \$250,000.



#### Can I add more coverage?

If you feel like the amount of AD&D insurance you have isn't enough, you can buy more coverage. And when you buy it through your group benefits plan, you can get the group rate.



#### How often do I pay for it?

Each month, the amount comes off your pay, so you don't have to think about making a payment.

### What's covered?

Your coverage is for accidental death or the loss of use of limbs, sight, speech or hearing. You'll get benefits if any of the following occur within 365 days of the date of the accident:

Loss of:	Percentage paid:	Loss of use of:	Percentage paid:
Life	100%	Both legs (paraplegia)	200%
Both hands or both feet	100%	Both arms and both legs (quadriplegia)	200%
Sight in both eyes	100%	Both arms	100%
One hand and one foot	100%	Both hands	100%
One hand and sight in one eye	100%	One arm and one leg on the same side of the body (hemiplegia)	200%
One foot and sight in one eye	100%	One arm and one leg	100%
Speech and hearing in both ears	100%	One hand and one leg	100%
One arm or one leg	75%	One leg or one arm	75%
One hand or one foot	50%	One hand	50%
Sight in one eye	50%		
Speech	50%		
Hearing in both ears	50%		
Thumb and index finger, or four fingers on same hand	25%		
All toes on one foot	12.5%		

### What isn't covered?

#### Losses from or related to:

- Suicide, regardless of the state of mind
- Intentional self-inflicted injury, regardless of the state of mind
- Viral or bacterial infections, except pyogenic infections that occur due to injury for the loss that's related to the claim
- Disease or infirmity
- Medical or surgical treatment other than surgical reattachment
- Air travel, except as a passenger in a licensed aircraft flown by a pilot certified to fly the aircraft.
- Service in the armed forces of any country
- War, insurrection or voluntary participation in a riot