

OPTIONAL SPECIAL ACCIDENT INSURANCE

This plan provides coverage for accidental death and dismemberment. Premiums are paid completely by the employee. Benefits are paid for dismemberment for one of the following:

- Loss of a hand by total severance at or above the wrist
- Loss of a foot by total severance at or above the ankle joint
- Total loss of the sight of an eye

Benefits will be paid for dismemberment if the loss occurred within 90 days of the accident, provided coverage was in effect on the date of the accident. The principal sum indicated below will be paid for the loss of life or loss of more than one member; one-half the principal sum will be paid for the loss of one member. **Coverage becomes effective on the first of the month following one full calendar month of employment.**

The amount of coverage is based upon salary as indicated in the following table.

Annual Earnings*	Principal Sum*		Spouse and Child(ren)		Mo.Premium	
	Employee	Spouse Only	Spouse	Child Only	Single	Family
Less than \$3,000	\$ 6,000	\$ 4,000	\$ 2,000	\$ 1,000	\$0.13	\$0.19
\$3,000 < \$4,000	9,000	5,000	3,000	1,000	0.20	0.28
\$4,000 < \$5,000	12,000	7,000	4,000	2,000	0.26	0.37
\$5,000 < \$6,000	15,000	9,000	5,000	2,000	0.33	0.47
\$6,000 < \$7,000	18,000	11,000	7,000	2,000	0.40	0.57
\$7,000 < \$8,000	21,000	13,000	8,000	3,000	0.46	0.66
\$8,000 < \$9,000	24,000	15,000	10,000	3,000	0.53	0.76
\$9,000 < \$10,000	27,000	17,000	11,000	3,000	0.59	0.85
\$10,000 < \$12,500	32,000	19,000	13,000	3,000	0.70	0.99
\$12,500 < \$15,000	38,000	23,000	15,000	4,000	0.84	1.19
\$15,000 < \$17,500	44,000	26,000	18,000	4,000	0.97	1.36
\$17,500 < \$20,000	50,000	30,000	20,000	5,000	1.10	1.55
\$20,000 and over	60,000	36,000	25,000	5,000	1.32	1.86

*Excludes bonuses, overtime or other special compensation