



Be there to help no matter what.

Accidental Death & Dismemberment Insurance



**Winona Independent
School District
Accidental Death &
Dismemberment (AD&D) Insurance**
which we call **Accidental Loss of
Life and Severe Injury Insurance**
provides a cash benefit if you
experience an accidental loss of
motion, sight, limb or life, helping
protect those who depend on you
most and providing peace of mind
during difficult times.

Accidental Loss of Life and Severe Injury Benefits.

Winona Independent School District cares about your financial well-being and provides Accidental Loss of Life and Severe Injury Benefits to all eligible employees at an affordable group rate. You must be actively at work with your employer on the day your coverage takes effect.

Accidental Loss of Life and Severe Injury Benefits coverage options.

For Yourself: 5x annual earnings, to a maximum of \$500,000 (whichever is less)

Family coverage when elected is a percentage of your coverage amount.

For Your Spouse/Partner: 100% of employee Supplemental AD&D election

For Your Child(ren): \$10,000

Help ease your loved ones financial burden.

By providing your beneficiaries a lump sum in the event of your death, Accidental Loss of Life and Severe Injury benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family afford the same lifestyle they have today.

Single parent, multiple responsibilities

Help take care if your children financially.

Dual income, no kids

Help your spouse maintain the same standard of living as you have today.

Growing children, aging parents

Help protect your kids' financial futures and take care of elderly parents.

Single and carefree

Help make sure those student loans and car payments aren't a burden to anyone.



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Accident Form Series includes GBD-1000, GBD-1300, GBD-3300, GBD-3500, or state equivalent.

1Not available in all states.

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