

Life and AD&D Insurance and Voluntary Plans

Equitable & American Fidelity

Basic Life and AD&D Insurance (Equitable)

Haddon Township provides full-time, active employees with Basic Life and Accidental Death & Dismemberment (AD&D) Insurance **at no cost to the employee**. You are automatically enrolled in this coverage.

Please be sure to complete a beneficiary form to ensure your benefits are allocated according to your preferences.

BASIC LIFE INSURANCE	
Life Insurance Benefit Amount	\$10,000
Guaranteed Issue Amount	\$10,000
Basic Insured Life Insurance Reduction Schedule (Applies to Maximum and Guaranteed Issue Amounts)	to 65% at age 65 rounded up to the next \$1,000 multiple, if not one already to 50% at age 70 rounded up to the next \$1,000 multiple, if not one already
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFITS	
Principal Sum	\$10,000
Basic Insured AD&D Insurance Reduction Schedule (Applies to Maximum and Guaranteed Issue Amounts)	to 65% at age 65 rounded up to the next \$1,000 multiple, if not one already to 50% at age 70 rounded up to the next \$1,000 multiple, if not one already

Voluntary Supplemental Plans (American Fidelity)

American Fidelity offers a variety of supplemental income insurances, such as:

- Short-Term Disability
- Long-Term Disability
- Life Insurance
- Accident Only Insurance
- Cancer Insurance
- Critical Illness Insurance

For more information regarding your voluntary benefit options, please refer to Haddon Township's BenePortal website.

