Supplemental life and accidental death and dismemberment insurance

No one likes to plan for the worst — but, if you have loved ones to support, you’ve probably thought about the best way to provide for them, should something happen to you.

Did you know that BJC provides life insurance, as well as accidental death and dismemberment (AD&D) insurance, at no cost, to eligible full-time and part-time employees? Coverage is automatic so you don’t need to enroll in your benefit.

The basic life insurance pays one time the annual base salary of a full-time employee and $15,000 to part-time employees. If you’re injured or die because of an accident, the plan may also pay an additional AD&D benefit.

During annual benefits enrollment — Oct. 28-Nov. 11, 2020 — you’ll have an opportunity to purchase supplemental life and AD&D insurance for yourself, and additional AD&D insurance for yourself and your family:

- Full-time employees can purchase supplemental life and AD&D insurance coverage up to five times their annual base salary.
- Part-time employees may purchase coverage in the amount of $15,000 or $30,000.

Annual benefits enrollment is also a good time to review or update your insurance beneficiary. To help you learn more about supplemental life and AD&D insurance, here are some frequently asked questions and answers:

Q. What is AD&D coverage?

A. AD&D insurance pays a lump-sum benefit to a designated beneficiary, if the cause of injury or death is the result of a covered accident. Deaths that result from natural causes or prior medical conditions aren’t covered under AD&D.

During 2021 annual benefits enrollment, you’ll have two opportunities to purchase AD&D insurance:

1. as part of supplemental life and AD&D coverage that you can purchase for yourself
2. as additional AD&D coverage that you can purchase for yourself and/or your spouse and children

Q. Why is the employee cost for “supplemental life and AD&D insurance” higher than the dollar amount of coverage under “additional AD&D insurance” for employees?

A. The cost for coverage is higher when a death occurs because supplemental life and AD&D insurance provides coverage for both a death from natural causes and a death from a covered accident. Additional AD&D insurance only provides coverage for a death from a covered accident.

Q. Do I need additional AD&D coverage?

A. That’s a question only you can answer, because it could depend on your age, physical and financial health, lifestyle, and whether you’re married and have children, among other factors. Keep in mind that basic life and supplemental life insurance contain AD&D coverage for the employee.
Understanding what AD&D insurance covers might help you decide whether you need to select additional AD&D coverage. AD&D insurance pays a death benefit (the amount of coverage elected) to a designated beneficiary (or beneficiaries), if the insured person dies because of an accident covered by the insurance. “Accidental” means the death of the insured person cannot have been caused by illness or a physical condition.

As a BJC employee, you are automatically the beneficiary of the coverage you purchase on your dependents.

AD&D insurance also pays part or the full-face value of the policy benefit for accidental dismemberment. For example, if the insured person were to lose a limb, the policy would pay half of the coverage elected — or, if two limbs, the full amount. Accidental loss of vision and hearing are also covered.

For more information about basic life and AD&D insurance, supplemental life and AD&D insurance, and additional AD&D insurance, including the cost of coverage, go to the life insurance page on BJC’s Total Rewards website.

Additional AD&D plan details can be found in Benefits Summary Plan Descriptions & Legal Resources on the Total Rewards website.