

Who is Eligible?

Any individual who is a current, dues paid member of OOIDA between the ages of 18 and 90 years old.

How to Enroll

Step 1 Carefully read the material explaining the program.

Step 2 From the chart below, choose the Additional Amount of coverage you wish to apply for.

(Note: You cannot be insured as an individual and also as a dependent.

Step 3 Complete, detach and mail the enrollment form along with your first month's premium to OOIDA. You will receive your Certificate of Insurance within a few weeks.

OOIDA
accidental & death dismemberment plan



Individual's Additional Amount	Family Coverage				Cost	
	Spouse & Children	Spouse Only	Single Parent	Spouse's Coverage	Children's Coverage (each child)	Monthly Cost for Individual Coverage
\$ 50,000	\$ 20,000	\$ 5,000	\$ 25,000	\$ 7,500	\$ 6.75	\$10.13
\$ 100,000	\$ 40,000	\$ 10,000	\$ 50,000	\$ 15,000	\$ 13.50	\$20.25
\$ 150,000	\$ 60,000	\$ 15,000	\$ 75,000	\$ 22,500	\$ 20.25	\$30.38
\$ 200,000	\$ 80,000	\$ 20,000	\$ 100,000	\$ 30,000	\$ 27.00	\$40.50
\$ 250,000	\$ 100,000	\$ 25,000	\$ 125,000	\$ 37,500	\$ 33.75	\$50.63
\$300,000	\$ 120,000	\$ 30,000	\$ 150,000	\$ 45,000	\$ 40.50	\$60.75
\$350,000	\$ 140,000	\$ 35,000	\$ 175,000	\$ 52,500	\$ 47.25	\$70.38
\$400,000	\$ 160,000	\$ 40,000	\$ 200,000	\$ 60,000	\$ 54.00	\$81.00

Please note that benefits reduce to 75% at age 70 and to 50% at age 75.

*Dependent children are defined as children, stepchildren, foster children and adopted children who are primarily dependent upon the insured for support and maintenance. All coverage on a child ends when the child reaches age 26, marries, or ceases to depend primarily on the Insured for support, with the exception to the Student Benefit in which case coverage ends at age 25.

FORM NUMBER: PLICA-ADD-2018

Underwritten by:
Puritan Life Insurance Company of America
Scottsdale, AZ

Administrative Offices:
P.O. Box 11823
Winston-Salem, NC 27116

Sold in conjunction with:
Owner-Operator Independent Drivers Association, Inc.

Accidental Death and Dismemberment Plan Enrollment Form

OOIDA provides a \$1,000 basic insurance policy to each active member. (Limited to one certificate per member)

If you wish to enroll for additional coverage, please indicate below. Check Additional Amount of Insurance desired for INDIVIDUAL ONLY.

- \$50,000
- \$100,000
- \$150,000
- \$200,000
- \$250,000
- \$300,000
- \$350,000
- \$400,000

Family Coverage

(Only available if you checked an Additional Amount):

- YES** I wish to insure my spouse and/or dependents.
- NO** I do NOT wish to elect Family Coverage.

The information below **must** be completed **regardless** of whether or not you elect additional coverage. This form will also serve as your Beneficiary Designation for the no-cost \$1,000 Basic AD&D coverage provided by OOIDA.

Please Print

Name _____ OOIDA Membership # _____

Address _____

City _____ State _____ Zip Code _____

Date of Birth _____ Social Security # _____ Phone # _____

A	Primary Beneficiary(s)	Percentage	Relationship to Insured	Address
B	Contingent Beneficiary(s) (If primary(s) listed above are not living)	Percentage	Relationship to Insured	Address

X _____
Signature of Member **Date**

This form must be signed and dated to be valid.

Are you and your family protected in the event you are injured or killed in an accident?



An accident could very easily happen to you, and if it does you'll want to know you've done your best to leave your family financially prepared.

- According to the National Safety Council*, accidents are the fifth leading cause of death in the U.S.
- Accidents are the #1 cause of death for people under the age of 45.
- The NHTSA (National Highway Traffic Safety Administration) reported the Nation lost 32,719 in motor vehicle traffic crashes in 2013.

OOIDA can provide an affordable way to get the accident insurance protection you want and need for yourself and your family.

24-hour coverage at low monthly rates.

OOIDA provides \$1,000 Accidental Death and Dismemberment Coverage to each current dues-paying member at **no cost!** You also have the option to purchase up to \$400,000 additional coverage for yourself as well as coverage for your family at low monthly rates.

How are Benefits Paid?

When an injured person suffers any of the following losses within 365 days of the date of an accidental injury, the Company will pay in a lump sum the Basic Amount plus the indicated percentage of the Benefit Schedule Amount.

Benefits	Basic Amount	Percent of Principal if any Amount
Loss of life.....	\$1,000	+ 100%
Loss of two limbs*.....	\$1,000	+ 100%
Loss of one hand or one foot*.....	\$ 500	+ 50%
Loss of entire sight of both eyes°.....	\$1,000	+ 100%
Loss of entire sight of one eye°.....	\$ 500	+ 50%
Loss of speech and hearing+.....	\$1,000	+ 100%
Loss of speech or hearing+.....	\$ 500	+ 50%
Loss of thumb and index finger of same hand•.....	\$ 250	+ 25%

* "Loss" is defined as complete severance through or above the wrist or ankle joint.
 ° "Loss" is defined as entire and irrecoverable loss of all sight.
 + "Loss" is defined as entire and irrecoverable loss of hearing.
 • "Loss" is defined as actual severance through or above metacarpophalangeal joints.

Example: Assume you enroll as an individual for \$100,000 coverage. If you were to lose your life in an accident, the Company would pay your beneficiary a lump sum of \$101,000. You can determine that from the chart by adding the Basic Amount under: "Loss of Life" (\$1,000 plus the stated percentage for the Benefit Schedule). If the covered person dies as a result of a land motor vehicle accident while wearing a seatbelt, benefits are double, excluding any benefit provided at no cost to the insured, owner, or family member.

Owner-Operator Services Inc. is a subsidiary of the Owner-Operator Independent Drivers Association (OOIDA). OOIDA is the national trade association devoted exclusively to fighting for the rights of truckers. As the largest professional truckers organization in the U.S., we know what it takes to get the job done.

Other benefit programs available through OOIDA:

- Group Term Life Insurance**
- Voluntary Group Short Term Disability Plans**
- Group Dental Plans**
- Occupational Accident Plans**
- Group Vision Plan**
- OOIDA Retirement Planning & Wealth Management**



Owner-Operator Independent Drivers Association
 1 NW OOIDA Drive
 Post Office Box 1000
 Grain Valley, Missouri 64029

(800) 715-9369

OOIDA

Accidental Death and Dismemberment Plan

OOIDA LIFE AND HEALTH BENEFITS



* Based on most current study available, dated 2013