

AD&D Insurance

Basic AD&D Insurance for You

Wabtec provides you with basic accidental death and dismemberment (AD&D) insurance equal to one and a half times your annual base pay, rounded to the next higher \$1,000, up to a maximum of \$750,000. This coverage is provided at no cost to you.

Your basic AD&D coverage provides additional protection (in addition to life insurance) if you:

- Die;
- Lose your limbs; or
- Suffer total and permanent loss of sight as a result of an accident, including occupational accidents.

Benefits are payable only if the loss:

- Results directly from bodily injuries sustained solely as a result of an accident; and
- Occurs within 365 days of the accident.

Supplemental AD&D Insurance

You may choose to purchase supplemental AD&D coverage for yourself only or for you and your family.

This coverage provides protection against losses resulting from any type of accident, including accidents that occur in the course of business or pleasure, whether they are:

- On or off the job;
- In or away from the home;
- Commuting; or
- Traveling by train, airplane, automobile, or other public or private transportation.

Benefits are payable only if the loss:

- Results directly from bodily injuries sustained solely as a result of an accident and independently of all other causes; and
- Occurs within 365 days after the date of the accident.

Supplemental AD&D Coverage for You Only

You may elect coverage for yourself only from \$10,000 to \$500,000, in \$10,000 increments. However, if you select an amount in excess of \$250,000, your benefit amount cannot exceed 10 times your annual base pay.

Supplemental AD&D Coverage for You and Your Family

If you choose coverage for yourself and your family, you automatically cover both your spouse and all eligible children. You cannot choose to cover just your spouse or just your children. Coverage for your family is determined by your coverage amount, as shown below.

Spouse

- If you do not have eligible children, your spouse's coverage will be 60% of your amount.
- If you have eligible children, your spouse's coverage will be 50% of your amount.

Eligible Children

- Each of your eligible children will be covered for 10% of your amount or 15% of your amount if you have no spouse. Coverage for a full-time dependent student may continue up to age 25.

Your Cost for Supplemental AD&D Coverage

Your cost for supplemental AD&D coverage is shown in the chart below.

Your contribution is made with after-tax dollars.

Coverage Amount	Annual Cost*		Coverage Amount	Annual Cost*	
	Employee Only (\$.30 per month per \$10,000 of coverage)	Family (\$.40 per month per \$10,000 of coverage)		Employee Only (\$.30 per month per \$10,000 of coverage)	Family (\$.40 per month per \$10,000 of coverage)
\$10,000	\$ 3.60	\$ 4.80	\$260,000	\$ 93.60	\$124.80
20,000	7.20	9.60	270,000	97.20	129.60
30,000	10.80	14.40	280,000	100.80	134.40
40,000	14.40	19.20	290,000	104.40	139.20
50,000	18.00	24.00	300,000	108.00	144.00
60,000	21.60	28.80	310,000	111.60	148.80
70,000	25.20	33.60	320,000	115.20	153.60
80,000	28.80	38.40	330,000	118.80	158.40
90,000	32.40	43.20	340,000	122.40	163.20
100,000	36.00	48.00	350,000	126.00	168.00
110,000	39.60	52.80	360,000	129.60	172.80
120,000	43.20	57.60	370,000	133.20	177.60
130,000	46.80	62.40	380,000	136.80	182.40
140,000	50.40	67.20	390,000	140.40	187.20
150,000	54.00	72.00	400,000	144.00	192.00
160,000	57.60	76.80	410,000	147.60	196.80
170,000	61.20	81.60	420,000	151.20	201.60
180,000	64.80	86.40	430,000	154.80	206.40
190,000	68.40	91.20	440,000	158.40	211.20
200,000	72.00	96.00	450,000	162.00	216.00
210,000	75.60	100.80	460,000	165.60	220.80
220,000	79.20	105.60	470,000	169.20	225.60