

ACCIDENTAL DISMEMBERMENT BENEFIT

What is the Accidental Dismemberment Benefit?

If, while insured under the Policy, *You* suffer an Injury in an *Accident*, *We* will pay an Accidental Dismemberment Benefit for the Specific Losses listed below. The Accidental Dismemberment Benefit is equal to the *Net LTD Monthly Benefit* and is payable for the length of time stated below, or until *Your* date of death, whichever first occurs. This benefit is paid in lieu of the LTD Monthly Benefit or the Work Incentive Benefit. The loss must:

1. Occur within 365 days of the *Accident*; and
2. Be the direct and sole result of the *Accident*; and
3. Be independent of all other causes.

Specific Loss	Months Payable
Quadriplegia	60 months
Paraplegia	55 months
Hemiplegia	50 months
Loss of both hands	46 months
Loss of both feet	46 months
Loss of the entire sight of both eyes	46 months
Loss of one hand and one foot	46 months
Loss of one hand and the entire sight of one eye	46 months
Loss of one foot and the entire sight of one eye	46 months
Loss of one hand	23 months
Loss of one foot	23 months
Loss of the entire sight of one eye	15 months
Loss of the thumb and index finger of either hand	12 months

After payment of the Accidental Dismemberment Benefit, benefits may continue subject to the other provisions of the Policy. If more than one loss results from any one *Injury*, *We* will pay only for that loss with the greatest number of months payable.

Specific Loss means, with respect to hand or foot, the actual, complete and permanent severance through or above the wrist or ankle joint; with respect to eye, the irrecoverable loss of the entire sight thereof; and with respect to thumb and index finger, the actual, complete and permanent severance through or above the metacarpophalangeal joints.

Quadriplegia means complete paralysis of both arms and both legs as a result of an *Injury* to the Spinal Cord. The paralysis must be determined by a *Doctor* to be permanent, complete and irreversible.

Paraplegia means complete paralysis of either both arms or both legs as a result of an *Injury* to the Spinal Cord. The paralysis must be determined by a *Doctor* to be permanent, complete and irreversible.

Hemiplegia means the complete paralysis of one arm and one leg on the same side of the body as a result of an *Injury* to the Spinal Cord. The paralysis must be determined by a *Doctor* to be permanent, complete and irreversible.

We may require proof of total paralysis on a periodic basis.
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