

CHAPTER 5. MISCELLANEOUS BENEFIT PLANS

- 5-1. DISABILITY INCOME BENEFITS. Disability income benefits (DIB) are periodic payments, usually on a monthly basis, to replace lost earnings due to sickness or injury. Where a HA would have too few eligible or participating employees to obtain a group policy, it should consider contributing on a nondiscriminatory basis toward the cost of a personal DIB policy obtained by an employee.
- 5-2. ACCIDENTAL DEATH AND DISMEMBERMENT. Many employers supplement group life insurance coverage with accidental death and dismemberment (AD&D) coverage. Because accident insurance rates and eligibility are not based on an individual's health, AD&D insurance is significantly more accessible and much less expensive than life insurance. AD&D coverage provides indemnity for loss of life, limb(s), or sight resulting from accidental bodily injury. The AD&D policy can provide accident coverage off the job or 24 hours per day.

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