

\$100,000 COVERAGE

Just \$32 per employee, for the year¹

EXCLUSIVE AD&D PROGRAM FOR BRS MEMBERS

[Automatic BRS Member Benefit: \$3,000 for every employee at no cost²]

Standard Benefits include:

- Loss of Life
- Loss of Speech
- Loss of Hearing
- Loss of a Hand, Foot or an Eye
- Loss of Thumb and Index Finger on Either Hand
- Paralysis Benefit

The policy pays for:

- 100% of the amount of coverage you purchase in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing, and Movement of Both Upper and Lower Limbs (Quadriplegia).
- 75% for accidental loss of Movement of Both Lower Limbs (Paraplegia).
- One-half (50%) for accidental loss of one limb, sight of one eye, or speech or hearing, and Movement of Both Upper and Lower Limbs of One Side of the Body (Hemiplegia).
- One-quarter (25%) for accidental loss of thumb and index finger of the same hand.



**Enrollment now open
for March 1**

No payment required.³

¹March 2010 – December 2010; \$39 per year thereafter. Must be Employer-Sponsored & include all full-time Employees (complete and return form below).

²Effective January 1, 2010 (NO paperwork required).

³No prepayment required. BRS will bill you.

\$100,000 AD&D Coverage Application:

Please complete form and **fax** to BRS at 802.304.1029 or **mail** to Business Resource Services, PO Box 9367, South Burlington VT 05407-9367

Group Name _____

Employees _____ x \$32 = _____ Total

Contact Name _____ Phone _____ E-mail _____

Broker Name _____

Please contact your broker with questions on our Insurance Products.

Additional information on all BRS products and services is available at 802.865.4560 or www.brsvt.com