



Benefits at a Glance for Washington Counties Insurance Fund

Group Policy # 645273

Effective Date January 1, 2009

Group Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Voluntary AD&D insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an insured employee's covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by the employee through payroll deduction. Any enrollment materials needed to elect this coverage will be provided.

Eligibility

Eligible Employee

To be eligible for this plan you must be insured under the Basic Life insurance and one of the following:

- An active employee of a participating employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor; or
- An active elected official of an employer participating in the Washington Counties Insurance Fund.

Waiting Period Before Becoming Eligible for Insurance

For employees and elective officials of member groups under Washington Counties Insurance Fund: None.

For employees and elective officials of member groups located in Whatcom County under the Washington Insurance Fund: First of the month coinciding with or next following the date you are an eligible employee.

Benefits

Employee Coverage Amount

Voluntary AD&D coverage is available in increments of \$25,000 to a maximum of \$500,000. Amounts in excess of \$250,000 cannot exceed ten times the employee's annual earnings. The minimum amount that can be elected is \$25,000.

Dependents Coverage Amount

Voluntary AD&D coverage is available for the spouse/domestic partner* and dependent children of an insured employee. The coverage amount for each dependent is as follows:

- Spouse/domestic partner* only; 100 percent of employee's Voluntary AD&D coverage amount.
- Children only; 10 percent of employee's Voluntary AD&D coverage amount, not to exceed \$25,000.
- Spouse/domestic partner* and children; 100 percent of employee's Voluntary AD&D coverage amount for the spouse/domestic partner* and 10 percent of employee's Voluntary AD&D coverage amount for each child, not to exceed \$25,000.

*If participating employer covers domestic partnerships.

Benefit Amount

Type of Loss	Percentage Payable
Life	100%
Hand or foot	50%
Sight in one eye	50%
Audible speech	50%
Hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ¹	25%

¹ This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

Age Reductions

Under this policy, insurance coverage reduces to 65 percent at age 70, 45 percent at age 75, 30 percent at age 80, 20 percent at age 85, 15 percent at age 90, and 10 percent at age 95.

Other AD&D Features

- Higher Education Benefit
- Career Adjustment Benefit
- Paralysis Benefit
- Common Disaster Benefit
- Expanded AD&D Package

This information is only a brief description of the group Voluntary AD&D insurance policy sponsored by the Washington Counties Insurance Fund. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, and exclusions. The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For costs of coverage and more complete details of coverage, contact your human resources representative.