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# Voluntary Accidental Death and Dismemberment Insurance

Answers to your questions about coverage from Standard Insurance Company



## About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Accidental Death and Dismemberment (AD&D) insurance coverage offered by your *employer* to eligible employees. It is not intended to provide a detailed description of the coverage.

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the *group policy* issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modifies the *group policy* or the insurance coverage in any way. If you have additional questions, please contact your human resources representative.

Please note that defined terms and provisions from the *group policy* are italicized in this booklet. Features and provisions of the group Voluntary AD&D insurance coverage may vary by state and may not be included in all plans.



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## Voluntary AD&D Insurance Features

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you accidentally died or lost a limb? Would your family be financially prepared?

By sponsoring group Voluntary AD&D insurance from Standard Insurance Company, your *employer* offers you an excellent opportunity to help protect your loved ones. With Voluntary AD&D coverage, you or your *beneficiaries*, as applicable, may receive an *AD&D insurance* benefit in the event of death or dismemberment as a result of a covered accident.

The advantages to you and your loved ones include:

**Choice** – You decide how much coverage you need from the range of amounts available.

**Flexibility** – If your needs change, you may request to change the amount of coverage.

**Convenience** – With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.

**Peace of Mind** – You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

## Commonly Asked Questions

The following information provides details to give you a better understanding of group Voluntary AD&D insurance available from The Standard. Written in non-technical language, this is not intended as a complete description of the coverage.

### Am I eligible for this coverage?

To be a *member* and eligible for the Voluntary AD&D coverage, you must be an active employee, regularly working at least 30 hours each week.

Provided you become insured, you may also enroll your eligible *dependents*, including your *spouse* and unmarried dependent *children* under age 21 (or under age 25 if attending an accredited educational institution). For your *dependents* to be eligible for coverage, they may not be full-time members of the armed forces of any country.

### How do I apply?

To apply for the group Voluntary AD&D insurance, complete the Enrollment Form in your enrollment packet, place it in a confidential envelope and submit it to your human resources department. You can apply at any time.

## When does my insurance go into effect?

If you apply and agree to pay premiums, your Voluntary AD&D coverage becomes effective on the date you become eligible if you apply on or before that date. Otherwise, coverage becomes effective on the date you apply, provided you are eligible on that date.

Voluntary AD&D coverage for your *dependent(s)*, if elected, becomes effective on the later of the date you apply for Voluntary AD&D insurance for your *dependents*, and the date your Voluntary AD&D insurance becomes effective.

## How much Voluntary AD&D coverage may I elect?

See the Voluntary AD&D Coverage Highlights for the amount you may elect.

If you elect to insure your *dependent(s)*, the amount for each *dependent* is a percentage of your Voluntary AD&D insurance, as follows:

- *Spouse* only, 50 percent of your coverage
- *Children* only, 10 percent of your coverage
- *Spouse* and *children*, 40 percent of your coverage for your *spouse* and 5 percent of your coverage for each *child*

## What is the AD&D benefit amount?

The amount of the *AD&D insurance* benefit for *loss* of life is equal to the maximum amount of your Voluntary AD&D insurance in effect on the date of the covered accident. The amount of the *AD&D insurance* benefit for other covered *losses* is a percentage of the Voluntary AD&D insurance in effect on the date of the covered accident, as shown below:

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

With respect to a hand or foot, *loss* means actual and permanent severance from the body at or above the wrist or ankle joint. With respect to sight, *loss* means entire and irrecoverable loss of sight. Not more than 100 percent of the amount of Voluntary AD&D insurance in effect on the date of the covered accident will be paid for all *losses* incurred by the insured *member* or *dependent* as a result of one accident.

<sup>1</sup> This benefit is not payable if an *AD&D insurance* benefit is payable for the loss of the entire hand.

### Does insurance reduce due to age?

Under this plan there is an age graded reduction in Voluntary AD&D insurance beginning at age 70. If you have reached an age shown below, the amount of your Voluntary AD&D insurance will be the amount you elected multiplied by the appropriate percentage below.

Age	Percentage
70 through 74	65%
75 through 79	45%
80 through 84	30%
85 through 89	20%
90 through 94	15%
95 or over	10%

### Are there any limitations?

The *loss* must occur solely and directly by an accident or exposure to the natural elements and independently of all other causes, within 365 days after the accident.

### Are there any exclusions?<sup>2</sup>

*AD&D insurance* benefits are not payable for death or dismemberment caused or contributed to by:

- *War* or act of *war*
- Suicide or other intentionally self-inflicted injury while sane or insane<sup>3</sup>
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound or drug, unless used or consumed according to the directions of a physician
- *Sickness* or *pregnancy* existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above
- Boarding, leaving or being in or on any kind of aircraft if you are a pilot or crew member of the aircraft or a passenger in an aircraft operated by or for your *employer*

<sup>2</sup> Subject to state variations.

<sup>3</sup> For Missouri residents, "insane" is not applicable.

### When does coverage end?

Voluntary AD&D insurance ends automatically on the earliest of the following:

- The date you cease to be a *member*
- The date the *group policy* terminates
- The date the last period ends for which a premium was paid for your Voluntary AD&D insurance
- For your *spouse*, the date of your divorce
- For any *dependent*, the date the *dependent* ceases to be a dependent
- For a *disabled child*, 90 days after The Standard requests proof of disability and this is not received

### Are there any other benefits with the Voluntary AD&D insurance coverage?

The AD&D coverage includes the *Seat Belt Benefit* which provides an additional *AD&D insurance* benefit if an insured employee dies as a result of an automobile accident while properly wearing and using a *seat belt*. The Standard will pay a *Seat Belt Benefit* equal to the amount of the *AD&D insurance* benefit payable for the loss of life, up to a maximum of \$10,000.

One or more of the following benefits may also be included in your *employer's* Voluntary AD&D insurance plan. **Please see the Voluntary AD&D Coverage Highlights, or check with your employer to determine if any of these additional benefits are included.**

#### Higher Education Benefit

The plans for a *child's* higher education should not end with the death of a parent. The *Higher Education Benefit* helps to keep those dreams alive by paying an additional amount to your eligible *children* in the event of your accidental death. To be eligible, your surviving *child* must register and attend an institution of higher education on a full-time basis within 12 months after your death. The benefit is paid annually for a maximum of four consecutive years beginning on the date of death. The amount payable is 5 percent of your Voluntary AD&D coverage in effect on the date of the accident, up to a maximum of \$5,000 per year for four years after the date of death as long as your *child* remains eligible.

This benefit will be paid in addition to any other *AD&D insurance* benefit payable for the same accident. If you have no surviving *child* eligible to receive this benefit, it will not be paid.

### Career Adjustment Benefit

Your surviving *spouse* may need to make a career adjustment as a result of your accidental death. When this requires additional training, the *Career Adjustment Benefit* may help make this transition easier. It pays an additional benefit to your surviving *spouse* if your *spouse* was insured under the Voluntary AD&D coverage at the time of the accident. The amount payable is 5 percent of your Voluntary AD&D coverage in effect on the date of the accident, up to a maximum of \$5,000.

This benefit will be paid in addition to any other *AD&D insurance* benefit payable for the same accident. If you have no surviving *spouse*, this benefit will not be paid.

### Paralysis Benefit

Few people are prepared for the sudden financial loss brought about by an accidental death. Even fewer are ready for the potentially higher cost of living associated with an accident that might result in paralysis. In this situation, you may receive an *AD&D insurance* benefit equal to the percentage of the Voluntary AD&D coverage in effect on the date of the accident, as shown below:

Type of Loss	Percentage Payable
<i>Quadriplegia</i>	100%
<i>Hemiplegia</i>	50%
<i>Paraplegia</i>	50%

*Quadriplegia* means the permanent, complete and irreversible total paralysis of both upper and lower limbs. *Hemiplegia* means the permanent, complete and irreversible total paralysis of the upper and lower limb on the same side of the body. *Paraplegia* means the permanent, complete and irreversible total paralysis of both lower limbs.

### Public Transportation

The *Public Transportation* provision provides an increased benefit in the event of death as a result of an accident that occurs while you or your insured *dependents* are riding as a fare-paying passenger on *public transportation*. In this situation, The Standard will pay 200 percent of the amount of Voluntary AD&D insurance in effect on the date of the covered accident. This benefit will be paid in place of any other *AD&D insurance* benefit payable for the same accident.

### What if I have additional questions?

If you have any additional questions, please contact your human resources representative.

## Standard Insurance Company

Your *employer* has chosen Standard Insurance Company to provide group Voluntary AD&D coverage to eligible employees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a national presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Just as others count on you, you can count on The Standard for Voluntary AD&D insurance in a time of need. Talk with your *employer's* human resources representative for more information about group Voluntary AD&D insurance from The Standard.



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