



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

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Accidental Death and Dismemberment employee brochure or check with your human resources representative.

Please note that defined terms and provisions from the *group policy* are italicized in this material.

### Coverage Amounts

You may elect Voluntary AD&D coverage in multiples of \$25,000 to a maximum of \$500,000. Amounts in excess of \$250,000 cannot exceed 10 times your *annual earnings*. The minimum amount you may elect is \$25,000.

If you elect coverage for yourself, you may also elect coverage for your *spouse* and *dependents*.

### Voluntary AD&D Rates

<u>Coverage</u>	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.025
<i>Spouse</i>	\$0.025
<i>Child(ren)</i>	\$0.035

To calculate Employee Only Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.025 = \text{Your monthly cost}$$

To calculate *spouse* Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.025 = \text{Your monthly cost}$$

To calculate *child(ren)* Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.035 = \text{Your monthly cost}$$

### Additional Features

Higher Education Benefit

Career Adjustment Benefit

Paralysis Benefit

Public Transportation

Common Disaster Benefit: the *Common Disaster Benefit* provides an increased benefit in the event of the death of both you and your insured *spouse* as the result of the same accident. 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 additional *AD&D insurance benefit* payable for the same accident under this policy. It will be paid in equal shares to each surviving *child*. If you have no surviving *child* or if your *spouse* is also an insured *member* under the *group policy*, this benefit will not be paid.

### About These Highlights

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The controlling provisions are in the *group policy* issued by Standard Insurance Company. Neither the certificate nor the information presented in this document modifies the *group policy* or the insurance coverage in any way.