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OREGON EDUCATORS
OEBB
BENEFIT BOARD

Optional Accidental Death and Dismemberment Insurance

FOR EMPLOYEES PARTICIPATING IN OEBB PLANS

Answers to your questions about coverage from Standard Insurance Company



About This Brochure

This brochure is designed to answer some common questions about the group Optional Accidental Death and Dismemberment (AD&D) insurance coverage offered by your *employer* to eligible employees through the Oregon Educators Benefit Board (OEBB) Group Policy. It is not intended to provide a detailed description of the coverage.

If you become insured, a group insurance certificate will be made available to you 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 to OEBB. Neither the certificate nor the information presented in this brochure 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 brochure.



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Optional 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 participating in the group Optional AD&D insurance plan through OEGB, your *employer* offers you an excellent opportunity to help protect your loved ones. With Optional AD&D coverage, you, your *dependents* 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 Optional 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 eligible for the Optional AD&D coverage:

- You must be an active employee of an *employer* participating in the OEGB Optional AD&D insurance *group policy*.
- You must meet other eligibility requirements, included in the *member* definition of the *group policy* and as required and determined by OEGB.
- You must be insured for Life Insurance under the OEGB plan.
- Your *employer* must have elected to make Optional AD&D coverage available to employees in your classification.
- You must not be a full-time member of the armed forces of any country.

Note: Early retirees who meet OEGB eligibility requirements may participate in the plan until age 65, provided the *employer* elects coverage for early retirees. Early retirees must apply to continue coverage within 60 days following retirement; otherwise, coverage will not be continued.

Please see your human resources representative for additional information on the definition of a *member*.

Provided you become insured, you may also enroll your eligible *dependents*, including your *spouse/domestic partner* and unmarried *children* under age 19 (or under age 26 if attending school full-time in the U.S. or living in your home more than six months of the calendar year and dependent on you for more than half of their yearly financial support). For your *spouse/domestic partner* and *children* to be eligible for coverage, they may not be full-time members of the armed forces of any country.

When does my insurance go into effect?

The effective date of your coverage depends on when you become an eligible employee, when you complete your *eligibility waiting period*, if any, and when you apply.

Contact your human resources representative to determine the length of your *eligibility waiting period*, if any.

Coverage will be effective on the first day of the calendar month following the later of (a) the date you become an eligible employee and complete any *eligibility waiting period*, and (b) the date you apply, provided you apply prior to or within 31 days after becoming eligible and have served any *eligibility waiting period*, if required. If you do not apply within 31 days after becoming eligible, you may only apply during an OEBB *annual enrollment period* or within 31 days of a qualifying *family status change*.

For insurance applied for during an OEBB *annual enrollment period*, assuming the *active work* requirement is met, insurance becomes effective the first day of the plan year following the date you apply. For insurance applied for due to a *family status change*, assuming the *active work* requirement is met, insurance becomes effective the first day of the calendar month following the later of (a) the date you apply, and (b) the date of the *family status change*.

In every case, you must meet the *active work* requirement before your insurance becomes effective.

What is the active work requirement?

Active work means performing with reasonable continuity, the material duties of your own occupation at your *employer's* usual place of business. You must be capable of *active work* on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled. If you are not *actively at work* on the day before the scheduled effective date of insurance (including Dependent coverage), your insurance will not become effective until the day after you complete one full day of *active work* as an eligible employee.

How much Optional AD&D coverage may I elect?

Eligible employees may elect Optional AD&D coverage in units of \$10,000, from \$10,000 up to a maximum of \$500,000.

If you elect coverage for yourself, you may also elect coverage for your *spouse/domestic partner* and/or eligible *children*. The amount for each *dependent* is as follows:

- *Spouse/Domestic Partner*: Any multiple of \$10,000 up to \$500,000, but not to exceed the amount of your Optional AD&D coverage
- *Children*: Any multiple of \$2,000 up to \$10,000, but not to exceed the amount of your Optional AD&D coverage

How much is the AD&D benefit amount?

If you or your covered *dependent* has an accident while insured for Optional AD&D, including accidental exposure to adverse conditions, and the accident results in a covered *loss*, benefits will be paid as follows.

The amount of the *AD&D insurance benefit* for *loss* of life is equal to the amount of the person's Optional 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 person's Optional 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%
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	25%*
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Coma.	1% of the AD&D amount per month for up to 100 months

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

With respect to a hand or foot, *loss* means actual and permanent severance from the body at or above the wrist or ankle joint, whether or not surgically reattached. With respect to sight, *loss* means entire, uncorrectable and irrecoverable loss of sight. With respect to speech, *loss* means entire, uncorrectable and irrecoverable loss of audible speech. With respect to hearing, *loss* means entire, uncorrectable and irrecoverable loss of hearing in both ears. With respect to thumb and index finger of the same hand, *loss* means actual and permanent severance from the body at or above the metacarpophalangeal joints. With respect to quadriplegia, hemiplegia, and paraplegia, *loss* must be permanent, complete, and irreversible; quadriplegia means total paralysis of both upper and lower limbs; hemiplegia means total paralysis of the upper and lower limbs on the same side of the body; and paraplegia means total paralysis of both lower limbs. With respect to coma, *loss* means a profound state of mental unconsciousness with no evidence of appropriate responses to stimulation, lasting for at least 30 consecutive days.

No more than 100 percent of the amount of Optional AD&D coverage in effect on the date of the covered accident will be paid for all losses incurred by the insured employee or *dependent* as the result of one accident.

Death will be presumed if a covered person disappears and the disappearance is caused by an accident that reasonably could have caused loss of life, occurs independently of all other causes, and continues for a period of 365 days after the date of the accident, despite reasonable search efforts.

Are there any limitations?

The *loss* must occur due to an accident and independently of all other causes, within 365 days after the accident. *Loss* of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by The Standard. The benefit payable is based on the amount of insurance in force on the date of the accident.

Will insurance benefits be reduced as I grow older?

Coverage will not reduce as you get older. However, coverage for an early retiree terminates when the retiree becomes 65 years of age.

Are there any exclusions?

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

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury while sane or insane
- 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
- Being under the influence of intoxicating liquor, as defined by the laws of Oregon
- 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 (except as a fare paying passenger on a commercial aircraft)

When does coverage end?

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

- The date your Life Insurance ends under the OEGBB *group policy*
- The date the last period ends for which a premium was paid for your Optional AD&D insurance
- The date your Waiver of Premium begins under the OEGBB group life insurance plan
- The date your *employer* terminates Optional AD&D coverage for employees in your classification
- The date Optional AD&D insurance terminates under the *group policy*
- For a *dependent*, the last day of the calendar month in which the *dependent* ceases to be an eligible *dependent*
- For your *spouse*, the last day of the calendar month in which you are divorced, unless coverage is required under the terms of a court-ordered separation
- For your *domestic partner*, the last day of the calendar month in which your domestic partner relationship is terminated
- For a *child* who is disabled, 90 days after we mail you a request for proof of disability, if proof is not given

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

The AD&D coverage includes the following benefits when an *AD&D insurance benefit* is payable.

Seat Belt Benefit

The *Seat Belt Benefit* provides an additional *AD&D insurance benefit* if an insured employee or *dependent* dies as a result of an automobile accident while properly wearing and using a *seat belt system*. 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.

Air Bag Benefit

The *Air Bag Benefit* provides an additional *AD&D insurance benefit* if an insured employee or *dependent* dies as a result of an automobile accident for which a *seat belt benefit* is payable, the deceased was seated in the driver's or a passenger's seating position intended to be protected by an *air bag system*, and the *air bag system* deployed. The Standard will pay an *Air Bag Benefit* equal to the amount of the *AD&D insurance benefit* payable for the loss of life, up to a maximum of \$5,000.

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 reimbursing tuition expenses 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 amount payable is the amount of the *child's* tuition expenses (excluding board and room, books, fees, supplies and other expenses) up to \$5,000 per year for four years after the date of your death as long as your *child* remains eligible (not to exceed a cumulative total of 25 percent of your Optional AD&D amount).

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 For You

If you suffer a covered *loss* as the result of an accident, you may need to enter an education or retraining program. The *Career Adjustment Benefit* will pay the tuition expenses for retraining (excluding board and room, books, fees, supplies and other expenses) up to \$5,000 per year for three years after the date of your *loss* (not to exceed a cumulative total of \$10,000 or 25 percent of your Optional AD&D amount, whichever is less).

Career Adjustment Benefit For Spouse/Domestic Partner

Your surviving *spouse/domestic partner* 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. The amount payable is the amount of the *spouse/domestic partner's* tuition expenses for retraining (excluding board and room, books, fees, supplies and other expenses) up to \$5,000 per year for three years after the date of your death (not to exceed a cumulative total of \$10,000 or 25 percent of your Optional AD&D amount, whichever is less).

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/domestic partner*, this benefit will not be paid.

Childcare Benefit

If you die in an accident and your *spouse/domestic partner* incurs childcare expenses (for *children* up to age 13) as a result of working or training for work or increasing earnings, your *spouse/domestic partner* will be reimbursed for the cost of those childcare expenses, up to \$5,000 per year for three years after the date of your death (not to exceed a cumulative total of \$10,000 or 25 percent of your Optional AD&D amount, whichever is less).

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/domestic partner*, this benefit will not be paid.

Occupational Assault Benefit

If, while you are at work, you suffer a covered *loss* due to an act of physical violence against you that is punishable by law and evidenced by a police report, an additional benefit will be paid to you. The benefit amount is equal to the lesser of \$25,000 or 50 percent of the amount of *AD&D insurance benefit* otherwise payable for the *loss*.

Public Transportation Benefit

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

Adaptive Home and Vehicle Benefit

The Adaptive Home and Vehicle provision pays an additional benefit in the event you suffer a covered *loss* as a result of an accident, and within 24 months after the accident you pay to have your principal residence or automobile adapted to reasonably accommodate your *loss*. The benefit amount is equal to the lesser of \$5,000 or 5 percent of the amount of the *AD&D insurance benefit*.

How much will the Optional Accidental Death and Dismemberment coverage cost?

Use the following rates to determine the monthly premium for your Optional AD&D coverage.

Coverage	Cost
Employee coverage	\$0.15 per \$10,000 of coverage
Spouse/Domestic Partner coverage	\$0.15 per \$10,000 of coverage
Child coverage	\$0.03 per \$2,000 of coverage, regardless of the number of children covered

To calculate premium for your Optional AD&D coverage:

$$\text{\$ } \frac{\text{Amount Elected}}{\text{\$10,000}} \div \text{\$10,000} = \text{_____} \times \text{\$0.15} = \text{\$ } \frac{\text{Your monthly cost}}{\text{_____}}$$

To calculate premium for your *spouse/domestic partner's* Optional AD&D coverage:

$$\text{\$ } \frac{\text{Amount Elected}}{\text{\$10,000}} \div \text{\$10,000} = \text{_____} \times \text{\$0.15} = \text{\$ } \frac{\text{Your monthly cost}}{\text{_____}}$$

To calculate premium for your *children's* Optional AD&D coverage:

$$\text{\$ } \frac{\text{Amount Elected}}{\text{\$2,000}} \div \text{\$2,000} = \text{_____} \times \text{\$0.03} = \text{\$ } \frac{\text{Your monthly cost}}{\text{_____}}$$

How do I apply for Optional AD&D insurance coverage?

You may apply for Optional AD&D insurance at myoebb.org. Remember that if you do not apply within 31 days after becoming eligible, you may only apply during an OEBB *annual enrollment period* or within 31 days following a qualifying *family status change*.

What if I have additional questions?

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

About Standard Insurance Company

OEBB has chosen Standard Insurance Company to provide group Optional AD&D coverage to eligible employees of participating *employers*. 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 and located in Portland, Oregon, 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 Optional AD&D insurance in a time of need. Talk with your human resources representative for more information about group Optional AD&D insurance from The Standard.



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