



Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Accidents can happen to anyone, anywhere. Voluntary AD&D insurance can provide extra protection in the event an accident happens to you. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through the State of Oregon.

Eligibility Requirements

- Employee**
 - You must be active employee of the Employer who is regularly scheduled to work and who meets the terms of eligibility for insurance under the group policy outlined in the PEBB Administrative Rules
 - Employees scheduled to work less than 90 days, temporary employees, and full-time members of the armed forces are not eligible
- Dependent**
 - You must elect Voluntary AD&D insurance for yourself in order to elect Dependents AD&D insurance
 - Spouse means a person to whom you are legally married or your domestic partner as recognized by law
 - Child means any child who meets the terms of eligibility outlined in the PEBB Administrative Rules. The child of a domestic partner is entitled to the same benefits as the child of an employee or the employee’s spouse
 - Your spouse or children must not be full-time member(s) of the armed forces
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Voluntary AD&D for which you are interested in applying.

	Minimum	Incremental Unit	Maximum
Employee	\$50,000	\$50,000	\$500,000

You may also elect Voluntary AD&D coverage for your family. The coverage amount for each dependent is as follows:

Spouse only	50% of your AD&D coverage amount
Child(ren) only	15% of your AD&D coverage amount for each child
Spouse and Child(ren)	40% of your AD&D coverage amount 15% of your AD&D coverage amount for each child

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period if you are an elected or appointed official, agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance, including Dependents AD&D insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your agency or university representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Voluntary AD&D Age Reductions

Under this plan, your insurance will not be reduced because of your age.

Voluntary AD&D Insurance Benefit Schedule

The amount of your or your dependents AD&D benefit for losses covered under this plan is a percentage of the amount of your or your dependents AD&D insurance in effect on the date of the covered accident as shown below.

Loss:	Percentage Payable:
Loss of Life ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

¹ Including loss of life by accidental exposure to adverse weather conditions or disappearance if the disappearance is caused by an accident that could have reasonably resulted in your death.

² Even if the severed part is surgically re-attached. This benefit is not payable if a Voluntary AD&D benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving the same hand or foot.

³ This benefit is not payable if a Voluntary AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occurs 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. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Voluntary AD&D Insurance Exclusions

Subject to state variations, AD&D 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
- 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
- Travel or flight in or descent from any kind of aircraft, as a pilot or crew member, except in a State of Oregon owned, leased or operated aircraft while on state business

Voluntary AD&D Insurance Features

The following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D benefit is payable

Family Benefits Package	Eligible family members may be entitled to receive additional financial help for child care, college or career training in the event of your death. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
Line of Duty Benefit	This provides an additional benefit for public safety officers who suffer death or dismemberment in an accident while acting in the line of duty.
Occupational Assault Benefit	This provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
Paralysis Benefit	This provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, or paraplegia.

Public Transportation Benefit This provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.

Seat Belt Benefit This provides an additional benefit if you die as a result of a covered automobile accident while properly using a seat belt system.

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The last day of the month in which your employment terminates*
- The date you cease to meet the eligibility requirements* (coverage may continue for limited periods under certain circumstances)
- The date the group policy terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

* If premium payment for the next calendar month is made prior to the date your employment terminates or prior to the date you cease to meet eligibility requirements, insurance will end on the last day of the calendar month following the month in which your employment terminates or you cease to be a member.

In addition to the above requirements, your Dependents AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when insurance ends, contact your agency or university representative.

Group Insurance Certificate

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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Voluntary AD&D Rates

	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.020
Family	\$0.034

To calculate Voluntary AD&D premium for you:

$$\frac{\text{Your Amount Elected}}{\$1,000} = \text{_____} \times \$0.020 = \text{Your monthly cost}$$

To calculate Voluntary AD&D premium for your family:

$$\frac{\text{Your Amount Elected}}{\$1,000} = \text{_____} \times \$0.034 = \text{Your monthly cost}$$

Premiums for this coverage will be deducted directly from your paycheck.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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