



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 Montana University System.

Eligibility Requirements

- Policy** A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary AD&D coverage can become effective.
- Employee** To be eligible for this plan you must be enrolled in the Employer’s medical plan and one of the following:
- An academic and professional employee with an individual contract under the authority of the Board of Regents which provides for eligibility;
 - A permanent full-time employee of the Employer scheduled to work more than six months in any twelve month period who is Actively At Work at least 20 hours each week;
 - A permanent part-time or job-share employee of the Employer scheduled to work more than six months in any twelve month period who is Actively At Work at least 20 hours each week; or
 - A temporary employee who is (a) regularly scheduled to be Actively At Work 20 hours or more per week for more than six months within a year; (b) Actively At Work at least 20 hours each week for a continuous period of more than six months although not regularly scheduled to do so; or (c) covered under a labor union contract which provides for eligibility. Seasonal 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. Spouse includes an Adult Dependent with whom you have completed an affidavit of declaration of Adult Dependent and submitted the affidavit as required.
 - Child means your child from live birth through the last day of the month in which a child reaches age 26.
 - 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 and AD&D for your dependents for which you are interested in applying.

	Minimum	Incremental Unit	Maximum
Employee	\$25,000	\$25,000	\$600,000
Spouse	\$25,000	\$25,000	The lesser of (a) 50% of your AD&D insurance, or (b) \$300,000
Child(ren)	\$5,000	\$5,000	The lesser of (a) 100% of your AD&D insurance, or (b) \$30,000

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, agree to pay the 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 human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Voluntary AD&D Age Reductions

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%

¹Including 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.

²Even 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.

³This 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

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, alcohol 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

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

Air Bag Benefit⁴	This provides an additional benefit if you or your dependent die as a result of a covered automobile accident where an eligible air bag system deployed at the time of the accident and for which a seat belt benefit is payable.
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 Benefit⁴	This provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, or paraplegia.
Public Transportation Benefit⁴	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.
Repatriation Benefit	This provides a reimbursement for expenses associated with transporting your body back to a mortuary near your home in case your death occurs away from your primary place of residence.
Seat Belt Benefit⁴	This provides an additional benefit if you or your dependent die as a result of a covered automobile accident while properly using a seat belt system.

⁴This benefit is also available to your dependents.

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 date 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, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your Dependent's 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 human resources 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 Monthly Rates

<u>Coverage Amount</u>	<u>Employee Premium</u>	<u>Spouse Premium</u>	<u>Coverage Amount</u>	<u>Child Premium</u>
\$25,000	0.56	0.56	\$5,000	0.060
\$50,000	1.12	1.12	\$10,000	0.110
\$75,000	1.68	1.68	\$15,000	0.170
\$100,000	2.24	2.24	\$20,000	0.220
\$125,000	2.80	2.80	\$25,000	0.280
\$150,000	3.36	3.36	\$30,000	0.340
\$175,000	3.92	3.92		
\$200,000	4.48	4.48		
\$225,000	5.04	5.04		
\$250,000	5.60	5.60		
\$275,000	6.16	6.16		
\$300,000	6.72	6.72		
\$325,000	7.28			
\$350,000	7.84			
\$375,000	8.40			
\$400,000	8.96			
\$425,000	9.52			
\$450,000	10.08			
\$475,000	10.64			
\$500,000	11.20			
\$525,000	11.76			
\$550,000	12.32			
\$575,000	12.88			
\$600,000	13.44			

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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