



## VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidents can happen to anyone, anywhere. Accidental Death and Dismemberment insurance can provide extra protection if an accident happens to you. It pays benefits if you die due to an accident, or experience a severe physical loss, such as a limb, mobility, sight or hearing.

**AD&D insurance can help protect your loved ones' finances.**

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a limb, mobility or your eyesight.

If an accident left you with a serious injury, you might need to pay for special care and modified living arrangements.

**Benefits for accidental death or serious loss.**

AD&D insurance pays a benefit to your loved ones if you die due to a covered accident. This benefit is in addition to any life insurance you have.

If you survive an accident with a covered loss, the benefits from AD&D insurance can help you adjust your lifestyle and focus on your future.

Being ready for difficult times is an important piece of the financial planning puzzle. AD&D insurance can help strengthen your loved ones' economic security. **Add an extra layer of financial security to help pay for unexpected expenses:**



**Extra Medical Costs**



**Caregiving**



**Home Modifications**



**Funeral Costs**

# AD&D Insurance

## How Much Can I Apply For?

**For You:**

\$50,000 – \$500,000 in increments of \$50,000

**For Your Family:****Spouse Only:**

50 percent of your AD&D coverage amount

**Child Only:**

15 percent of your AD&D coverage amount for each child

**Spouse and Children:**

40 percent of your AD&D coverage amount

15 percent of your AD&D coverage amount for each child

See the Important Details section for more information, including requirements, exclusions and definitions.

## Additional Features

**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<sup>1</sup>**

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**

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**

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 Benefits**

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

<sup>1</sup> Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters.



## How Much Will Your Coverage Cost?

Because this insurance is offered through State of Oregon, you'll have access to competitive group rates. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on the benefit amount you elect. If you buy coverage for your family (spouse and children), your monthly rate is shown in the table below. Use the same formula to calculate the premium that you used for yourself, but use the appropriate rate for the premium you are calculating.

Coverage for...	Cost per \$1,000 of Coverage
You	\$0.020
Family	\$0.034

Use this formula to calculate your premium payment:

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$$\underline{\hspace{2cm}} \div 1000 = \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} \$0.020 = \underline{\hspace{2cm}}$$

Enter the amount of AD&D coverage you're requesting (see benefit amounts on Page 2.)

Enter your rate from the rate table.

This amount is an estimate of how much you would pay each month.

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Use this formula to calculate your premium payment for your family:

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$$\underline{\hspace{2cm}} \div 1000 = \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} \$0.034 = \underline{\hspace{2cm}}$$

Enter the amount of AD&D coverage you're requesting (see benefit amounts on Page 2.)

Enter your rate from the rate table.

This amount is an estimate of how much you would pay each month.

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## Important Details

Here's where you'll find the details about the plan.

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of a PEBB participating organization as defined in Oregon Administrative Rules (OAR) 101-010-0005, 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

Seasonal/intermittent employees scheduled to work less than 90 days, temporary employees, and full-time members of the armed forces are not eligible.

If you buy AD&D insurance for yourself, you can also buy AD&D coverage for your family—your spouse and child(ren).

You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law.

You can also choose to cover your child. 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.

Please note:

- Your spouse or children must not be full-time member(s) of the armed forces.

### Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period\* if you are an elected or appointed official
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

\*The eligibility waiting period varies; contact your human resources representative for details.

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.

### Age Reductions

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

### AD&D Benefits

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

Covered loss	Percentage of AD&D benefit payable
Life <sup>1</sup>	100%
One hand or one foot <sup>2</sup>	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 <sup>3</sup>	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.

### Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- 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

## When Your Insurance Ends

Your AD&D Insurance 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.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **standard.com**.

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