



GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Plan for extra protection when it's needed most.

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

*If an AD&D Insurance benefit is payable for loss of your life, an additional AD&D Insurance benefit of \$3,000 will be paid (the maximum benefit amount may be increased by this \$3,000).

For Your Family:

Spouse Only: 60 percent of your AD&D coverage amount

Child Only: 20 percent of your AD&D coverage amount for each child

Spouse and Children: 50 percent of your AD&D coverage amount
10 percent of your AD&D coverage amount for each child

If an AD&D Insurance benefit is payable for loss of your Dependent's Life, an additional AD&D Insurance benefit of \$3,000 will be paid (the maximum benefit amount may be increased by this \$3,000).

The amount of Dependents AD&D insurance for your Child may not exceed \$25,000 (unless the additional AD&D Insurance benefit of \$3,000 applies).

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

Additional Features

Seat Belt and Air Bag Benefits	The Standard may pay an additional benefit if you or your dependents die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.
Common Disaster Benefit	The lesser of (1) \$1,006,000; or (2) the amount of the AD&D Insurance benefits payable for the loss of your life minus the AD&D Insurance benefits payable for the loss of your spouse's life.
Family Benefits Package	This package is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your children.
Repatriation Benefit	This provides 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.
Public Transportation Benefit	The Standard may pay an additional benefit if you die as a result of an accident that occurs while you're riding as a fare-paying passenger on public transportation.

How Much Your Coverage Costs

Because this insurance is offered through the City of Los Angeles, 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.

Use this formula to calculate your monthly premium payment:

$$\frac{\text{Enter the amount of AD\&D coverage you're requesting (see benefit amounts on Page 2.)}}{1000} = \frac{\text{Enter your rate from the rate table.}}{\text{This amount is an estimate of how much you would pay each month.}}$$

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	\$0.011
You and your family	\$0.026

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- You must be (a) an active civilian employee of the City of Los Angeles regularly working at least 40 hours each pay period; or (b) an active half-time civilian employee of the City of Los Angeles regularly working at least 20 hours each pay period; and (c) one of the following:
 1. A contributing member of the City Employees' Retirement System, and not represented by an employee representation unit; or
 2. An employee who is eligible for membership in one of the employee representation units for which an employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU); or
 3. An active elected official or member of the Board of Public Works of the City of Los Angeles.

You are not eligible if you are:

- An employee of the Department of Water and Power;
- A part-time, intermittent, temporary or seasonal employee, or employee in a similar position; or
- A full-time member of the armed forces of any country.

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

Your spouse means a person to whom you are legally married, or your domestic partner as recognized by law. Domestic Partner means an individual with whom you have completed and submitted an affidavit of declaration of domestic partnership and the affidavit has been accepted by the City of Los Angeles Personnel Department; or an individual recognized as your domestic partner under California state law (or proof of a similar legal union validly formed in another state).

Your child means your child from live birth through the last day of the calendar month next following the date on which the child reaches age 26.

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,
- 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.

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

Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your coverage, including AD&D insurance for your dependents.

Age Reductions

Under this plan, your coverage amount reduces by 35 percent at age 65 and by 65 percent at age 70. If you are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available.

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 in the table on the next page. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D benefit payable
Life ¹	100%
One hand or one foot ²	75%
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 ⁴	100%
Hemiplegia ⁴	50%
Paraplegia ⁴	75%
Uniplegia ⁴	25%
Coma ⁵	1%

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

2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, paraplegia involving the same hand or foot.

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

4 No AD&D benefit will be paid for loss of function of a hand or foot if an AD&D benefit is payable for Uniplegia, Quadriplegia, Hemiplegia, or Paraplegia involving that same hand or foot.

5 Per month of the remainder of the AD&D benefit payable for loss of life after reduction by any AD&D benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 60 months.

Exclusions

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

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or act of war (declared or undeclared), whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Voluntary 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
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare-paying passenger on a commercial aircraft

When Your Insurance Ends

Your AD&D Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid for your AD&D insurance
- The date the Group Policy terminates
- The date your employment terminates
- The last day of the calendar month in which you become an employee of the City of Los Angeles Department of Water and Power
- The last day of the calendar month in which you retiree under the City of Los Angeles's retirement plan
- The date you cease to be a member. However, if you cease to be a member because you are working less than the required minimum number of hours, your Life insurance will be continued with premium payment during the following periods, unless it ends as a result of one of the bullets listed above
 - While your ability to work is limited because of sickness, injury, or pregnancy, and for up to two years while disability benefits are continuously payable and you are eligible under the Employer's Benefit Protection Plan
 - During a leave of absence if continuation of your insurance under the Group Policy is required by a state-mandated family or medical leave act or law

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 your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective and you become insured, you may ask to 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. The information present in this summary does not modify the group policy, certificate 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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