

## 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:**

\$10,000 – \$500,000 in increments of \$10,000

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

60 percent of your AD&D coverage amount

**Child Only:**

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

**Spouse and Children:**

50 percent of your AD&D coverage amount

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

The amount for your child may not exceed \$50,000.

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

## Additional Features

|                                       |  |
|---------------------------------------|--|
| <b>Seat Belt and Air Bag Benefits</b> | The Standard may pay an additional benefit if you 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.   |
| <b>Family Benefits Package</b>        | 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. |
| <b>Public Transportation</b>          | 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.  |
| <b>Occupational Assault</b>           | The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.  |

# How Much Your Coverage Costs

Because this insurance is offered through NBA Benefit Plans, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

Your premium costs depends on the benefit amount you elect. You may buy coverage for yourself or you may buy coverage for you and your family (spouse and children), no matter how many children you have.

Your monthly rate is shown in the table below:

| Coverage for...     | Cost per \$1,000 of Coverage |
|---------------------|------------------------------|
| You                 | \$0.018                      |
| You and your family | \$0.032                      |

To determine your monthly premium use the calculator below.

## Premium Calculator - Estimate your **monthly** premium payment:

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|   |          |       |   |                                      |   |  |
|---|----------|-------|---|--------------------------------------|---|--|
| _____   | ÷ 1000 = | _____ | x | _____                                | = | _____  |
| Enter the amount of AD&D coverage you are 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 any bank which is participating in the NBA Benefit Plans, regularly working at least 17.5 hours each week

Temporary and seasonal employees, full-time members of the armed forces, leased employees, independent contractors and employees located in the state of Washington 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.

You can also choose to cover your child. Child means your child from live birth through age 25.

Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or children must not be full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

### Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period\*
- 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.

\*You are eligible on the later of:

1. The effective date of your Employer's participation under the Group Policy; and
2. The date you complete the waiting period for eligibility as required by your Employer.

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.

### 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. 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 arising out of or in the course of your employment with your employer and occur 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 <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 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.

## 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
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance 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 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 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 purposes of coverage information provided in the Group Accidental Death and Dismemberment Insurance document, "NBA Benefit Plans" means "Nebraska Bankers Association Voluntary Employees' Beneficiary Association", who is Policyholder.



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](http://standard.com).

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