



## BASIC ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

We can help provide for your loved ones when you can't.

Group Accidental Death and Dismemberment (AD&D) insurance can help protect your loved ones finances if something happens to you. This coverage can help provide financial support and stability to your loved ones in the event you should suffer either an accidental death or dismemberment.

**AD&D insurance can help make things easier for the people you care about.**

### **AD&D insurance**

provides coverage for accidental death and dismemberment. It provides an extra layer of protection if you accidentally die or have a covered injury due to an accident.

AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

### **What's at stake.**

An accidental death or serious accident might leave your loved ones facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

This AD&D insurance coverage lets you take advantage of group rates. It's also convenient. Your premium payments are deducted directly from your paycheck. **Plan now to help your loved ones cover future expenses like:**



**Tuition**



**Child Care**



**Housing Costs**



**Daily Living Expenses**

# AD&D Insurance

## What Does My AD&D Benefit Provide?

### For You:

If your employer has elected Plan 12 Basic AD&D coverage, your benefit amount is \$110,000.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D Insurance benefit.

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

## AD&D 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 benefit 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 child(ren).
<b>Public Transportation</b>	The Standard may pay an additional benefit if you die as a result of an accident that occurs while you are 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 Oregon Educators Benefit Board, 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.

If you pay the entire cost of coverage, see the calculator below for your monthly payroll deduction. If your employer shares the cost with you, please contact your human resources representative for more information.

The monthly cost of Plan A Accidental Death and Dismemberment coverage is \$0.010 per \$1,000 of coverage. Your monthly premium is as follows:

<b>\$110,000</b>	<b>÷ 1000 =</b>	<b>110</b>	<b>x</b>	<b>\$0.010</b>	<b>=</b>	<b>\$1.10</b>
The amount of coverage you are requesting.				Premium Rate		This amount is an estimate of how much you would pay each month.

Important Details

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

AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of an employer participating in the Oregon Educators Benefit Board (OEBB) Life insurance group policy

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

AD&D Insurance Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

AD&D Benefits

The amount of the AD&D benefit may be equal to the amount payable for your Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. 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 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 payable benefit
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	75%
Coma 1% per month of the remainder of the AD&D Insurance Benefit payable for Loss of Life after reduction by any AD&D Insurance benefit paid for any other Loss as a result of the same accident. Payments for coma will not exceed a maximum of 100 payments.	

- 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 or 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.

AD&D Insurance 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 any act of war (declared or undeclared), 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

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- 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
- The date your Life coverage ends, your AD&D coverage will end as well

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 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. 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**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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GP899-LIFE, GP190-LIFE/A997/S399,  
GP411-LIFE, GP190-LIFE/S214

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