

Voluntary Accidental Death and Dismemberment Insurance

Answers To Your Questions About Coverage From The Standard



INDIANA UNIVERSITY





About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Accidental Death and Dismemberment (AD&D) insurance coverage being offered by Indiana University to eligible employees. It is not intended to provide a detailed description of the coverage.

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 issued by Standard Insurance Company (The Standard). Neither the booklet nor the certificate modifies the group policy or the insurance coverage in any way. If you have additional questions, please contact your human resources representative.

Voluntary AD&D Insurance Features

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you accidentally died or lost a limb? Would your family be financially prepared?

By sponsoring group Voluntary AD&D insurance from The Standard, your employer offers you an excellent opportunity to help protect your loved ones. With Voluntary AD&D coverage, you or your beneficiaries, as applicable, may receive an AD&D insurance benefit in the event of death or dismemberment as a result of a covered accident.

The advantages to you and your loved ones include:

Choice – You decide how much coverage you need from the range of amounts available.

Flexibility – If your needs change, you may request to change the amount of coverage.

Convenience – With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.

Peace of Mind – You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

Commonly Asked Questions

The following information provides details to give you a better understanding of group Voluntary AD&D insurance available from The Standard. Written in non-technical language, this is not intended as a complete description of the coverage.

Am I eligible for this coverage?

To be a member and eligible for group Voluntary AD&D coverage, you must be an active full-time employee who is appointed on a full-time basis, who has actively commenced their employment and whose appointment has not terminated and who has not been separated from their appointed position, except that, for purposes of this insurance, separations prior to the 65th birthday resulting from disability due to bodily injury or disease will not be deemed effective until (a) the cessation of disability; (b) 1 year from commencement of the disability; or (c) attainment of age 65 whichever occurs first.

You must not be a temporary or seasonal employee, a leased employee, an independent contractor, or a full-time member of the armed forces of any country.

Provided you become insured, you may elect Voluntary AD&D insurance for your eligible dependents including your spouse and dependent children from live birth to age 26. For your dependents to be eligible for coverage, they may not be full-time members of the armed forces of any country; a child may not be insured as both a member and a dependent child, or insured by more than one member.

You also must satisfy an eligibility waiting period. Eligibility waiting period means the period you must be a member before you become eligible for AD&D insurance. You are eligible on the date you become a member.





When does my insurance go into effect?

If you apply and agree to pay premiums, your group Voluntary AD&D coverage becomes effective on the date you become eligible if you apply on or before that date. Otherwise, coverage becomes effective on the date you apply, provided you are eligible on that date.

Voluntary AD&D coverage for your dependents, if elected, becomes effective on the later of the date you become eligible for AD&D insurance or the date you first acquire a dependent.

What is the active work requirement?

Active work means performing with reasonable continuity, the material duties of your own occupation at your employer's usual place of business. You must be capable of active work on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled. If you are not actively at work on the day before the scheduled effective date of insurance (including dependent coverage), your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

How much Voluntary AD&D coverage may I elect?

You may elect one of the following options, however, the amount of your AD&D Insurance cannot exceed \$800,000 when combined with the amount of dependents AD&D Insurance for which you are insured as a spouse under the group policy.

Choice of \$30,000, \$60,000, \$90,000, \$120,000, \$180,000, \$240,000, \$300,000 \$350,000, \$400,000, \$450,000 or \$500,000.

The minimum benefit amount is \$30,000. The maximum benefit amount is \$500,000.

You may elect employee only coverage or you may elect family coverage which includes coverage for your dependent spouse and child(ren). The benefit amount for each dependent is as follows:

- Spouse only, 60 percent of your coverage
- Children only, 20 percent of your coverage for each child
- Spouse and children, 50 percent of your coverage for your spouse and 15 percent of your coverage for each child

The amount of Dependents AD&D Insurance for your Child may not exceed \$50,000.

How much is the AD&D benefit amount?

The amount payable is a percentage of the AD&D insurance benefits or the Dependents AD&D insurance benefits in effect on the date of the accident and is determined by the loss suffered in the following table:

Type of Loss	Percentage Payable
Life	100%
One hand or one foot	50%
Sight in one eye, speech, or hearing in both ears . .	50%
Quadriplegia ²	100%
Hemiplegia ²	50%
Paraplegia ²	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ¹	25%
Coma.	1% of the AD&D amount remaining after payment of any other AD&D insurance benefit for the same accident, paid monthly for up to 12 months

With respect to a hand or foot, loss means actual and permanent severance from the body at or above the wrist or ankle joint. With respect to sight, loss means entire and irrecoverable loss of sight. With respect to hearing, loss means entire, uncorrectable and irrecoverable loss of hearing in both ears. With respect to thumb and index finger of the same hand, loss means actual and permanent severance from the body at or above the metacarpophalangeal joints.

No more than 100 percent of the amount of Voluntary AD&D coverage in effect on the date of the covered accident will be paid for all losses incurred by the insured employee or dependent as a result of one accident.

Are there any limitations?

The loss must occur due to an accident and 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.

Will insurance benefits be reduced as I grow older?

Under this plan, your Voluntary AD&D coverage will be reduced to 65 percent of the original amount at age 70.

¹ This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

² This benefit is not payable for loss of function of a hand or foot if an AD&D insurance benefit is payable for Quadriplegia, Hemiplegia or Paraplegia involving that same hand or foot.



Are there any exclusions?

AD&D insurance benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war
- Suicide or other intentionally self-inflicted injury while sane or insane
- 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 or diagnostic procedure for any of the above
- Boarding, leaving or being in or on any kind of aircraft if you are a pilot or crew member of the aircraft or a passenger in an aircraft operated by or for your employer

When does coverage end?

Voluntary AD&D insurance ends automatically on the earliest of the following:

- The date you cease to be a member (insurance may be continued for limited periods under certain circumstances)
- The date the group policy terminates
- The date the last period ends for which a premium was paid for your Voluntary AD&D insurance
- For your spouse, the date of your divorce
- For any dependent, the date the dependent ceases to be a dependent or the member's insurance ends for any reason
- For a disabled child, 90 days after The Standard requests proof of disability and this proof is not received

Are there any other benefits with the Voluntary AD&D insurance coverage?

AD&D coverage includes the following benefits when an AD&D insurance benefit is payable:

Seat Belt Benefit

The Seat Belt Benefit provides an additional AD&D insurance benefit if an insured employee or dependent dies as a result of an automobile accident while properly wearing and using a seat belt system. The Standard will pay a Seat Belt Benefit equal to the amount of the AD&D insurance benefit payable for the loss of life, up to a maximum of \$10,000.

Air Bag Benefit

The Air Bag Benefit provides an additional AD&D insurance benefit if an insured employee [or dependent] dies as a result of an automobile accident in which his/her vehicle's airbag system deploys. The Seat Belt Benefit must be payable in order for the Air Bag Benefit to be paid. The Standard will pay an Air Bag Benefit equal to the amount of the AD&D insurance benefit payable for the loss of life, up to a maximum of \$5,000.

Higher Education Benefit

The plans for a child's higher education should not end with the death of a parent. The Higher Education Benefit helps to keep those dreams alive by paying an additional amount to your eligible children in the event of your accidental death. To be eligible, your surviving child must register and attend an institution of higher education on a full-time basis within 12 months after your death. The benefit is paid annually for a maximum of four consecutive years beginning on the date of death. The maximum amount payable, provided your child remains eligible, is \$5,000 per year for four years after the date of death, or a cumulative total of up to \$20,000, or 25 percent of your Voluntary AD&D coverage in effect on the date of the accident, whichever is less.

This benefit will be paid in addition to any other AD&D insurance benefit payable for the same accident. If you have no surviving child eligible to receive this benefit, it will not be paid.

Career Adjustment Benefit

Your surviving spouse may need to make a career adjustment as a result of your accidental death. When this requires additional training, the Career Adjustment Benefit may help make this transition easier. The benefit reimburses the tuition expenses for training incurred by your spouse within 36 months after the date of your death. The maximum amount payable is \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the Voluntary AD&D coverage in effect on the date of the accident, whichever is less.

This benefit will be paid in addition to any other AD&D insurance benefit payable for the same accident. If you have no surviving spouse, this benefit will not be paid.





Child Care Benefit

If your surviving spouse needs child care in order to work or obtain training for work, the Child Care Benefit may be payable following your accidental death. The benefit reimburses child care expenses paid to a licensed child care provider (other than a member of your family) for the care of your children under age 13. The benefit may be paid for up to 36 months following your death. The benefit equals the amount of the child care expenses, up to a maximum of \$5,000 per year, not to exceed a cumulative total of \$10,000 or 25 percent of the AD&D insurance benefit amount, whichever is less.

This benefit will be paid in addition to any other AD&D insurance benefit payable for the same accident. If you have no surviving spouse, this benefit will not be paid.

Paralysis Benefit

Few people are prepared for the sudden financial loss brought about by an accidental death. Even fewer are ready for the potentially higher cost of living associated with an accident that might result in paralysis. A benefit for paralysis may be paid if you or your dependent suffers paralysis caused by an accident within one year of the date of that accident. In this situation, you or your dependent may receive an AD&D insurance benefit equal to the percentage of the Voluntary AD&D coverage in effect on the date of the accident.

Quadriplegia means the permanent, complete and irreversible total paralysis of both upper and lower limbs. Hemiplegia means the permanent, complete and irreversible total paralysis of the upper and lower limb on the same side of the body. Paraplegia means the permanent, complete and irreversible total paralysis of both lower limbs.

Public Transportation

The Public Transportation provision provides an increased benefit in the event of death as a result of an accident that occurs while you or your insured dependents are riding as a fare-paying passenger on public transportation. In this situation, The Standard will pay the lesser of \$200,000 or 100 percent of the amount of Voluntary AD&D insurance in effect on the date of the covered accident. This benefit will be paid in place of any other AD&D insurance benefit payable for the same accident.

Occupational Assault

The Occupational Assault Benefit provides an additional benefit if a member suffers a covered loss by an act of physical violence while actively at work. The benefit is the lesser of \$25,000 or 50 percent of the AD&D benefit. If the group has a Standard Life policy in force, this benefit is paid in addition to the same benefit under the Life policy.

Repatriation Benefit

The Standard pays an additional benefit, the Repatriation Benefit, if you die more than 200 miles from your primary residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence.

Line of Duty

Allows public safety officers to receive an additional benefit of \$50,000 or 100 percent of the AD&D insurance benefit otherwise payable for the loss, whichever is less, if they suffer a loss as a result of a line of duty accident for which AD&D insurance benefits are payable.

A line of duty accident means an accident that occurs while an insured public safety officer is taking any action authorized or required by rule, regulation, law or condition of employment as a public safety officer. This includes action taken in the course of controlling or reducing crime, criminal law enforcement or fire suppression, including such action taken in response to an emergency while off duty. Public Safety Officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters.



How much will the Voluntary Accidental Death and Dismemberment coverage cost?

Premiums for this coverage will be deducted directly from your paycheck.

Member Only:

Benefit Amount	Rate per Member per month
\$30,000	\$0.42
\$60,000	\$0.84
\$90,000	\$1.26
\$120,000	\$1.68
\$180,000	\$2.52
\$240,000	\$3.36
\$300,000	\$4.20
\$350,000	\$4.90
\$400,000	\$5.60
\$450,000	\$6.30
\$500,000	\$7.00

Member and Dependents:

Benefit Amount	Rate per Member per month regardless of the number of Dependents covered
\$30,000	\$0.72
\$60,000	\$1.44
\$90,000	\$2.16
\$120,000	\$2.88
\$180,000	\$4.32
\$240,000	\$5.76
\$300,000	\$7.20
\$350,000	\$8.40
\$400,000	\$9.60
\$450,000	\$10.80
\$500,000	\$12.00

How do I apply for Voluntary AD&D insurance coverage?

For new members, you may enroll within 30 days of first becoming eligible for Voluntary AD&D insurance (typically the date of hire).

All other members may enroll or make changes during Indiana University's annual enrollment period with an effective date of January 1st of the following year.

If you apply at any other time, evidence of insurability may be required. Coverage subject to evidence of insurability is not effective until approved by The Standard.

What if I have additional questions?

If you have any additional questions, please contact your Human Resources office at askHR@iu.edu or call 812.856.1234.



Indiana University has chosen Standard Insurance Company to provide group Voluntary AD&D coverage to eligible employees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a national presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Just as others count on you, you can count on The Standard for Voluntary AD&D insurance in a time of need. Talk with your campus Human Resources Office for more information about group Voluntary AD&D insurance from The Standard.

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