



Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Group Voluntary Accidental Death and Dismemberment Insurance brochure or check with your human resources representative.

Eligibility

To be eligible for this plan you must be one of the following:

- An active regular full-time weekend staff employee who is regularly working at least 24 hours each week
- Any other active regular full-time employee who is regularly working at least 30 hours each week, including a resident, 3/12 employee, or post doctoral employee
- An active regular part-time employee who is regularly working at least 20 hours each week

An eligible employee does not include a full-time member of the armed forces, a temporary, leased, or seasonal employee, or independent contractor.

Employee Coverage Amount

You may elect Voluntary AD&D coverage in increments of \$25,000. The minimum amount you may elect is \$25,000. The maximum amount is the lesser of \$500,000, or 10 times your annual earnings, rounded to the next lower multiple of \$25,000, if not already a multiple of \$25,000.

If you elect coverage for yourself, you may also elect coverage for your dependents.

Coverage Amount for Dependents

You may elect Voluntary AD&D coverage for your spouse and dependent children. The coverage amount for each dependent is as follows:

- Spouse only; 50 percent of employee's Voluntary AD&D coverage amount.
- Children only; 15 percent of employee's Voluntary AD&D coverage amount.
- Spouse and children; 40 percent of employee's Voluntary AD&D coverage amount for the spouse and 10 percent of employee's Voluntary AD&D coverage amount for each child.

Voluntary AD&D Rates

<u>Coverage</u>	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.014
Employee and Dependents	\$0.019

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

See page 2 for more monthly premium calculations.

**Employee Only Voluntary AD&D
Monthly Premiums**

Coverage	
Amount	Premiums
\$25,000	0.35
\$50,000	0.70
\$75,000	1.05
\$100,000	1.40
\$125,000	1.75
\$150,000	2.10
\$175,000	2.45
\$200,000	2.80
\$225,000	3.15
\$250,000	3.50
\$275,000	3.85
\$300,000	4.20
\$325,000	4.55
\$350,000	4.90
\$375,000	5.25
\$400,000	5.60
\$425,000	5.95
\$450,000	6.30
\$475,000	6.65
\$500,000	7.00

**Family Plan Voluntary AD&D
Monthly Premiums**

Coverage	
Amount	Premiums
\$25,000	0.48
\$50,000	0.95
\$75,000	1.43
\$100,000	1.90
\$125,000	2.38
\$150,000	2.85
\$175,000	3.33
\$200,000	3.80
\$225,000	4.28
\$250,000	4.75
\$275,000	5.23
\$300,000	5.70
\$325,000	6.18
\$350,000	6.65
\$375,000	7.13
\$400,000	7.60
\$425,000	8.08
\$450,000	8.55
\$475,000	9.03
\$500,000	9.50

Employee Coverage Effective Date

You must satisfy:

- Eligibility requirements
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day you return to active work as an eligible employee.

Age Reductions

Your insurance will not be reduced because of your age.

Please refer to your Group Voluntary Accidental Death and Dismemberment Insurance brochure for more information regarding the limitations and exclusions of this coverage and when coverage ends.

About These Highlights

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The controlling provisions are in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this document modifies the group policy or the insurance coverage in any way.