

## Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Voluntary AD&D insurance provides benefits to your beneficiaries in the event of an accidental injury or death.

### Employee Coverage

You may elect voluntary AD&D coverage in increments of \$25,000, up to a maximum of \$250,000. However, amounts above \$150,000 cannot exceed 10 times your annual earnings.

### Dependent Coverage

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

- **Spouse/domestic partner only:** 60% of your voluntary AD&D coverage amount.
- **Children only:** 20 percent of your voluntary AD&D coverage amount, up to a maximum of \$50,000 per child.
- **Spouse/domestic partner and children:** 50 percent of your voluntary AD&D coverage amount for your spouse/domestic partner and 15 percent of your voluntary AD&D coverage amount for each child. The amount of coverage for your children may not exceed \$50,000 per child.



## Calculating Your Costs

Use the table below to calculate your Employee Only voluntary AD&D premium:

$$\frac{\text{Your amount Elected}}{\$1,000} = \text{_____} \times \$0.015 = \text{_____}$$

Your amount Elected  Your bi-weekly cost

Use the table below to calculate your **Employee + Dependents** voluntary AD&D premium:

$$\frac{\text{Your amount Elected}}{\$1,000} = \text{_____} \times \$0.0225 = \text{_____}$$

Your amount Elected  Your bi-weekly cost

Voluntary AD&D Insurance Bi-Weekly Rates	
Coverage	Cost per \$1,000 of coverage
Employee only	\$0.015
Employee + dependents	\$0.0225
	(regardless of the number of dependents covered)

## Age Reductions

Under this policy, insurance coverage reduces to 65 percent at age 70, 45 percent at age 75, 30 percent at age 80, and 15 percent at age 85. If you are age 70 or over, ask The Standard at (877) 474-4250 for the amount of coverage available.