



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 Voluntary Accidental Death and Dismemberment employee brochure or check with your human resources representative.

Please note that defined terms and provisions from the *group policy* are italicized in this material.

Coverage Amounts

You may elect Voluntary AD&D coverage in multiples of \$25,000 to a maximum of \$500,000. Amounts in excess of \$250,000 cannot exceed 10 times your *annual earnings*. The minimum amount you may elect is \$25,000.

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

Voluntary AD&D Rates

Coverage	Cost per \$1,000 of Coverage
Employee Only	\$0.025
<i>Spouse</i>	\$0.025
<i>Child(ren)</i>	\$0.035

To calculate Employee Only Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\div \$1,000} = \text{_____} \times \$0.025 = \text{Your monthly cost}$$

To calculate *spouse* Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\div \$1,000} = \text{_____} \times \$0.025 = \text{Your monthly cost}$$

To calculate *child(ren)* Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\div \$1,000} = \text{_____} \times \$0.035 = \text{Your monthly cost}$$