



Additional Life and 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 Additional Life Employee Brochure included in your packet or check with your human resources representative.

Employer Plan Effective Date

Your *employer* will provide Basic Life coverage from The Standard. If you are insured for Basic Life, you may also apply for Additional Life coverage to supplement your Basic Life amount. A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective.

Eligibility

To be eligible for this plan:

- You must be insured for Basic Life
- For Dependents Life insurance – Your *spouse* or *children* must not be full-time members of the armed forces of any country

Employee Coverage Amount

You may elect Additional Life coverage in units of \$25,000 to a maximum of \$150,000, not to exceed 7 times your *annual earnings*.

If you wish to become insured for Additional Life in excess of \$25,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Additional Accidental Death and Dismemberment insurance from Standard Insurance Company is included with Additional Life.

Dependents Life insurance from Standard Insurance Company is also available with this plan. However, you must elect Additional Life insurance for yourself in order to elect Dependents Life insurance.

Spouse Coverage Amount

This coverage is available in units of \$12,500 to a maximum of \$75,000, not to exceed 50 percent of the employee's elected Additional Life amount.

If you elect an amount for your *spouse* greater than \$12,500, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases will also require medical underwriting approval.

Coverage Amount for Children

You may elect \$10,000 of Dependents Life insurance for your eligible *children*, not to exceed 50 percent of your combined Basic and Additional Life coverage amounts. Each of your eligible children will be insured for the same amount. All late applications will be subject to medical underwriting approval.

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- Any applicable *evidence of insurability* 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 including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active *work* as an eligible employee.

Age Reductions

Under the Additional Life plan, coverage reduces by 35 percent at age 70 and 50 percent at age 75. Additional Life coverage terminates at the employee's retirement.

Waiver of Premium Provision

The Standard may continue your Life insurance without premium payments if you:

- Become *totally disabled* while insured under the *group policy*
- Are under the age of 65
- Complete the *waiting period* of 180 days
- Give us satisfactory *proof of loss*

When Spouse and Child Coverage Ends

Your brochure includes information about when your insurance ends. Any *spouse* and *child* coverage will automatically end on the earliest of the following:

- Five months after the date you die (no premiums will be charged during this time)
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the *group policy*
- The date your *employer's* coverage under the *group policy* for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse*, the first day of the month following the date of your divorce or termination of your domestic partner relationship
- For a *child* who is *disabled*, 90 days after we mail you a proof of *disability* request, if proof is not given

Accidental Death and Dismemberment (AD&D) Insurance

With Additional AD&D insurance from Standard Insurance Company, you or your *beneficiaries* may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

AD&D Insurance Coverage Amount

The amount of this *AD&D Insurance Benefit* for *loss* of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this *AD&D Insurance Benefit* for other covered *losses* is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the <i>losses</i> listed above	100%
Thumb and index finger of the same hand ¹	25%
<i>Quadriplegia</i>	100%
<i>Hemiplegia</i>	50%
<i>Paraplegia</i>	50%

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

Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an *AD&D Insurance Benefit* is payable.

Seat Belt Benefit	This provision provides an additional benefit in the event of a covered <i>automobile</i> accident.
Air Bag Benefit	This provision provides an additional benefit in the event of a covered <i>automobile</i> accident for which a <i>Seat Belt Benefit</i> is payable.
Family Benefits Package	Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the <i>Child Care Benefit</i> , <i>Higher Education Benefit</i> and <i>Career Adjustment Benefit</i> .

Limitations

The *loss* must occur solely by 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 us.

Exclusions

Subject to state variations, *AD&D Insurance Benefits* are not payable for death or dismemberment caused or contributed to by:

- *War* or act of *war*, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted *injury*
- 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, 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 Coverage Ends

AD&D insurance for you and your *dependents* will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your *Waiver of Premium* begins
- The date AD&D insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date your *employer's* coverage under the *group policy* for AD&D insurance terminates
- For your *dependents*, the date your Dependents Life insurance ends
- The date your employment terminates

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.