

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

PREPARE YOUR EMPLOYEES FOR THE UNEXPECTED

It's simple. Accidents happen and sometimes they can have devastating effects. Standard Insurance Company (The Standard) is glad to give you options to be there for your employees through the Oregon Educators Benefit Board (OEBB) program. Employers can choose from 16 basic AD&D plans with benefit amounts up to \$300,000. Optional* AD&D Plans are available for employees, their spouse/partner and children. Basic AD&D plans require 100% participation of eligible members and may be selected by the employer only if Basic Life is selected.

ENHANCED AD&D BENEFITS

In addition to AD&D amounts payable for covered losses, the following enhanced benefits are also included with Basic and Optional AD&D plans:

Seat Belt Benefit: Pays the lesser of \$10,000 or AD&D amount if covered employee, spouse/partner or child dies in a covered accident while wearing a seat belt.

Air Bag Benefit: Pays the lesser of \$5,000 or AD&D amount if covered employee, spouse/partner or child dies in a covered accident while wearing a seat belt and an air bag deployed.

Child Care Benefit: Reimburses spouse/partner for qualifying child care expenses incurred within 36 months following covered employee's accidental death, up to \$5,000 per year or a cumulative total of \$10,000 or 25% of the AD&D insurance amount, whichever is less.

Occupational Assault Benefit: Pays up to the lesser of \$25,000 or 50% of the AD&D amount if the employee suffers a covered loss due to an assault while at work.

Public Transportation Benefit: Pays double the AD&D

(over, please)

BASIC PLAN DESIGN AND BENEFIT AMOUNTS

Plan Design	Benefit Level
Plan 1	\$5,000
Plan 2	\$7,500
Plan 3	\$10,000
Plan 4	\$15,000
Plan 5	\$20,000
Plan 6	\$25,000
Plan 7	\$30,000
Plan 8	\$35,000
Plan 9	\$40,000
Plan 10	\$50,000
Plan 11	\$100,000
Plan 12	\$110,000
Plan 13	\$200,000
Plan 14	\$300,000
Plan 15	1x annual pay: Maximum \$300,000
Plan 16	2x annual pay: Maximum \$300,000



QUESTIONS?

To learn more, visit www.myoebb.com or call The Standard's dedicated OEBB Customer Service Department at 866.756.8115 (TTY), 8:00 a.m. to 5:00 p.m. Pacific Time.

benefit if the employee dies in a covered accident while on public transportation, up to an additional \$200,000.

Career Adjustment Benefit for employee: If the employee suffers a covered loss in a covered accident, the employee will be reimbursed for qualified tuition expenses incurred within the following 36 months, up to \$5,000 per year or a cumulative total of \$10,000 or 25% of the AD&D insurance amount, whichever is less.

Career Adjustment Benefit for spouse/partner: If the employee dies in an accident, the spouse/partner will be reimbursed for tuition expenses incurred within the following 36 months, up to \$5,000 per year or a cumulative total of \$10,000 or 25% of the AD&D insurance amount, whichever is less.

Higher Education Benefit: Reimburses children for tuition expenses within 48 months following employee's accidental death, up to \$5,000 per year or a cumulative total of \$20,000 or 25% of the AD&D insurance amount, whichever is less.

OPTIONAL EMPLOYEE AD&D PLAN

Employees who enroll in Optional AD&D coverage can choose Optional AD&D coverage with benefit values ranging from \$10,000 to \$500,000 in increments of \$10,000. All amounts are guarantee issue.

OPTIONAL SPOUSE/PARTNER AD&D PLAN

Employees can cover their spouse/partner with Optional spouse/partner AD&D coverage. Benefit values range from \$10,000 to \$500,000, in increments of \$10,000, with guarantee issue for all amounts. However, the value of the spouse/partner's plan cannot exceed the value of the employee's coverage.

OPTIONAL CHILD AD&D PLAN

Employees who enroll in Optional AD&D coverage can also cover their eligible dependent children with Optional Child AD&D. Coverage is available in increments of \$2,000 to a maximum of \$10,000 per child. All amounts are guarantee issue.

REDUCTIONS IN INSURANCE

Basic and Optional AD&D coverage contains normal age reduction schedules beginning at age 65. The table to the right details these reductions:

Age of Employee	Percentage
65 - 69	65%
70 - 74	50%
75 and over	35%

RETIREE COVERAGE

You may choose to offer Basic and/or Optional AD&D coverage to retirees who retire prior to age 65. This allows retirees to continue AD&D coverage amounts (including spouse/partner and child) that were in force at the time of retirement. This coverage terminates at age 65. Please note, if Basic AD&D coverage is selected, 100% participation of eligible members is required and may only be selected if Basic Life is provided.

* Optional AD&D plans are voluntary, with premium paid by the employee and may be selected as stand-alone coverage.

This policy has exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, please contact Standard Insurance Company.

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