

The Standard
Additional Voluntary AD&D Coverage Highlights
SAIF Corporation
Effective January 1, 2012

Accidental death and dismemberment (AD&D) insurance

With additional voluntary 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

You may elect additional AD&D coverage for employee and employee plus dependent in units of \$10,000 to a maximum of \$250,000. The minimum amount you can elect is \$10,000. Evidence of insurability is not a requirement of this plan.

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:

Loss	Percentage payable
One hand or one foot	50%
Sight in one eye, speech, or hearing in both	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

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 automobile accident.
Air bag benefit	This provision provides an additional benefit in the event of a covered automobile accident for which a seat belt benefit 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 child care benefit, higher education benefit and career adjustment benefit.
Occupational assault	This provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
Public transportation	This provision provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.

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.

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Exclusions

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, subject to state variations
- 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

Refer to your group insurance certificate that contains a detailed description of this 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.

Additional AD&D rate calculation (cost per month per \$10,000 of coverage up to \$250,000)

Coverage	Cost per \$10,000 of coverage
Employee	\$0.20
Employee + Dependent	\$0.40

To calculate *employee* additional AD&D premium:

_____	÷ 10,000	= _____	x	\$0.20	=	_____
Amount elected						Your monthly cost

To calculate *employee + dependent* additional AD&D premium:

_____	÷ 10,000	= _____	x	\$0.40	=	_____
Amount elected						Your monthly cost