

Voluntary Accidental Death and Dismemberment Insurance

For Employees of Kent State University

Answers to your questions about coverage from Standard Insurance Company



Standard Insurance Company



A photograph of a man and a woman walking hand-in-hand on a dirt path. The path is flanked by large, leafy trees that create a canopy overhead. Sunlight filters through the leaves, creating a bright, dappled light effect. The couple is walking away from the camera, towards the background. The woman is on the left, wearing a light blue shirt and dark shorts. The man is on the right, wearing a dark blue shirt and light-colored pants. The overall mood is peaceful and serene.

About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Accidental Death and Dismemberment (AD&D) insurance coverage being offered by Kent State University to eligible employees. It is not intended to provide a detailed description of the coverage.

If coverage becomes effective and you become insured, you will receive a certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither this booklet nor the certificate modify the group policy or the insurance coverage in any way.

Features of the group Voluntary AD&D coverage may vary by state.

Voluntary AD&D Insurance Features

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you accidentally died or lost a limb? Would your family be financially prepared?

By sponsoring group Voluntary AD&D insurance from Standard Insurance Company, your employer offers you an excellent opportunity to help protect your loved ones. With Voluntary AD&D coverage, you or your beneficiaries as applicable may receive an AD&D insurance benefit in the event of death or dismemberment as a result of a covered accident.

The advantages to you and your loved ones include:

Choice – You decide how much coverage you need from the range of amounts available.

Flexibility – If your needs change, you may request to change the amount of coverage.

Convenience – With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.

Peace of Mind – You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

Commonly Asked Questions

The following information provides details to give you a better understanding of group Voluntary AD&D insurance available from The Standard. Written in non-technical language, this is not intended as a complete description of the coverage.

Am I eligible for this coverage?

To be a member and eligible for the Voluntary AD&D coverage, you must be:

- An active employee of Kent State University who is regularly working at least 40 hours each week; or
- An active full-time appointed Faculty Member of Kent State University.

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces of any country, a leased employee or an independent contractor.

Provided you become insured, you may also enroll your eligible dependents, including your spouse or eligible, registered same or opposite gender domestic partner and unmarried dependent children under age 26. For your spouse/domestic partner and dependent children to be eligible for coverage, they may not be full-time members of the armed forces of any country.



When does my insurance go into effect?

You must apply for Voluntary AD&D coverage and agree to pay premiums. Your Voluntary AD&D coverage becomes effective on the later of:

- The date you become eligible for Voluntary AD&D coverage, if you apply on or before that date; or
- The date you apply, if you apply within 31 after you become eligible.

You may not apply more than 31 days after you become eligible.

Voluntary AD&D coverage for your dependents, if elected, becomes effective on the later of the date you become eligible for AD&D insurance or the date you first acquire a dependent.

How much Voluntary AD&D coverage may I elect?

You may elect Voluntary AD&D coverage in units of \$25,000, from \$25,000 up to a maximum of \$250,000.

If you elect coverage for yourself, you may also elect coverage for your spouse/domestic partner and/or dependent children. The amount for each dependent is as follows:

- Spouse/domestic partner only: 50 percent of your coverage
- Child(ren) only: 10 percent of your coverage for each child, not to exceed \$25,000
- Spouse/domestic partner and children: 40 percent of your coverage for your spouse/domestic partner, and 5 percent of your coverage for each child.

How much is the AD&D benefit amount?

The amount of the AD&D insurance benefit for loss of life is equal to the maximum amount of your Voluntary AD&D insurance in effect on the date of the covered accident. The amount of the AD&D insurance benefit for other covered losses is a percentage of the total Voluntary AD&D insurance in effect on the date of the covered accident, as shown below:

Type of Loss	Percentage Payable
One hand or one foot	50%
Sight in one eye	50%
Audible speech	50%
Hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ¹	25%

With respect to a hand or foot, loss means actual and permanent severance from the body at or above the wrist or ankle joint. With respect to sight, loss means entire and irrecoverable loss of sight. No more than 100 percent of the amount of Voluntary AD&D coverage in effect on the date of the covered accident will be paid for all losses incurred by the insured member or dependent as the result of one accident.

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



Are there any limitations?

The loss must occur due to 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 The Standard.

Will insurance benefits be reduced as I grow older?

Under this plan, your Voluntary AD&D coverage and that of your spouse/ domestic partner will be reduced to:

- 65 percent of the original amount at age 70
- 45 percent of the original amount at age 75
- 30 percent of the original amount at age 80
- 20 percent of the original amount at age 85
- 15 percent of the original amount at age 90
- 10 percent of the original amount at age 95

Are there any exclusions?²

AD&D insurance benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war
- Suicide or other intentionally self-inflicted injury while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot

² Subject to state variations.



- Voluntary use or consumption of any poison, chemical compound 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 or diagnostic procedure for any of the above
- Boarding, leaving or being in or on any kind of aircraft, unless the person who suffers the loss is a fare paying passenger on a commercial aircraft

When does coverage end?

Voluntary AD&D insurance ends automatically on the earliest of the following:

- The date you cease to be a member
- The date the group policy terminates
- The date the last period ends for which a premium was paid for your Voluntary AD&D insurance
- For your spouse, the date of your divorce; for your domestic partner, the date of termination of your domestic partnership
- For any dependent, the date the dependent ceases to be a dependent or the member's insurance ends for any reason
- For a disabled child, 90 days after The Standard requests proof of disability and this is not received

Are there any other benefits with the Voluntary AD&D insurance coverage?

AD&D coverage includes the following benefits when an AD&D insurance benefit is payable:

Repatriation Benefit

The Standard pays an additional benefit, the Repatriation Benefit, if you die more than 200 miles from your primary residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence.³

Seat Belt Benefit

The Seat Belt Benefit provides an additional AD&D insurance benefit if an insured employee or dependent dies as a result of an automobile accident while properly wearing and using a seat belt system. The Standard will pay a Seat Belt Benefit equal to the amount of the AD&D insurance benefit payable for the loss of life, up to a maximum of \$10,000.

Air Bag Benefit

The Air Bag Benefit provides an additional AD&D insurance benefit if an insured employee or dependent dies as a result of an automobile accident in which his/her vehicle's airbag system deploys. The Seat Belt

³ This benefit is not available in Maryland or Virginia.



Benefit must be payable in order for the Air Bag Benefit to be paid. The Standard will pay an Air Bag Benefit equal to the amount of the AD&D insurance benefit payable for loss of life, up to a maximum of \$5,000.

Paralysis Benefit

Few people are prepared for the sudden financial loss brought about by an accidental death. Even fewer are ready for the potentially higher cost of living associated with an accident that might result in paralysis. A benefit for paralysis may be paid if you or your dependent suffers paralysis caused by an accident within one year of the date of that accident. In this situation, you or your dependent may receive an AD&D insurance benefit equal to the percentage of the Voluntary AD&D coverage in effect on the date of the accident, as shown below:

Type of Loss	Percentage Payable
<i>Quadriplegia</i>	100%
<i>Hemiplegia</i>	50%
<i>Paraplegia</i>	50%

Quadriplegia means the permanent, complete and irreversible total paralysis of both upper and lower limbs. Hemiplegia means the permanent, complete and irreversible total paralysis of the upper and lower limb on the same side of the body. Paraplegia means the permanent, complete and irreversible total paralysis of both lower limbs.

Child Care Benefit

The Standard pays an additional benefit, the Child Care Benefit, to cover expenses, up to a certain amount, incurred by your surviving spouse/ domestic partner for child care within 36 months of your death for all children under age 13.

Common Disaster Benefit

The Common Disaster Benefit provides an increased benefit in the event of the death of both you and your insured spouse/domestic partner as



the result of the same accident. In this situation, The Standard will pay 200 percent of the amount of Voluntary AD&D insurance in effect on the date of the covered accident. This benefit will be paid in place of any other AD&D insurance benefit payable for the same accident. It will be paid in equal shares to each surviving child. If you have no surviving child or if your spouse/domestic partner is also an insured member under the group policy, this benefit will not be paid.

How much will the Voluntary Accidental Death and Dismemberment coverage cost?

Use the following rates to determine the monthly premium for your Voluntary AD&D coverage.

Coverage	Cost
Employee Only	\$0.04
Employee and Family	\$0.06

To calculate your Employee Only Voluntary AD&D premium:

$$\$ \frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.04 = \$ \text{Your monthly cost}$$

To calculate the premium for any other elected Voluntary AD&D coverage:

$$\$ \frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.06 = \$ \text{Your monthly cost}$$

How do I apply for Voluntary AD&D insurance coverage?

Contact your human resources representative. Please note that you cannot enroll in this coverage greater than 31 days after you become eligible.

What if I have additional questions?

If you have any additional questions, please contact your human resources representative.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits and Individual Disability insurance. We provide insurance to more than 23,000 groups, covering approximately 6 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about Accidental Death and Dismemberment insurance from The Standard, contact your human resources department or visit us at www.standard.com.

* As of December 31, 2015, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

www.standard.com