



TheStandard®

Group Voluntary Accidental Death and Dismemberment Insurance

FOR EMPLOYEES OF CITY OF WICHITA

Answers to your questions about coverage from Standard Insurance Company



STANDARD INSURANCE COMPANY

About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Accidental Death and Dismemberment (AD&D) insurance coverage offered by your *employer* 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 group insurance 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* issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modifies the *group policy* or the insurance coverage in any way. If you have additional questions, please contact your human resources representative.

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



Voluntary AD&D Insurance Features

Protecting You From The Unexpected

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 City of Wichita who is regularly working at least 40 hours each week.
- You must not be a temporary or seasonal employee, a leased employee, an independent contractor or a full-time *member* of the armed forces of any country.

Provided you become insured, you may also enroll your eligible *dependents*, including your *spouse* and unmarried *dependent children* under age 21 (or under age 25 if attending an accredited educational institution). For your *spouse* 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 as follows:

- You are eligible on the first day of the calendar month coinciding with or next following 30 consecutive days as a *member*.
- Voluntary AD&D coverage for you, your *spouse* or *dependent children*, if elected, becomes effective on the date you or your *dependents* become eligible. Otherwise, coverage will become effective on the date you apply for coverage, provided you or your *dependents* are eligible on that date.

How much Voluntary AD&D coverage may I elect?

You may elect AD&D coverage in units of \$25,000 to a maximum of \$500,000. The minimum amount you can elect is \$25,000.

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

- *Spouse* only, 60 percent of your coverage, not to exceed \$250,000
- *Children* only, 15 percent of your coverage for each *child*, not to exceed \$30,000
- *Spouse* and *children*, 50 percent of your coverage for your *spouse*, not to exceed \$250,000; and 10 percent of your coverage for each *child*, not to exceed \$30,000

How much is the AD&D benefit amount?

The amount of the *AD&D insurance benefit* for loss of life¹ 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 |
|--|--------------------|
| Hand or foot | 50% |
| Sight in one eye | 50% |
| Audible speech | 50% |
| Hearing in both ears | 50% |
| Two or more of the <i>losses</i> listed above | 100% |
| Thumb and index finger of the same hand ² | 25% |
| Coma ³ | 1% per month |

At no time will more than 100 percent of the available *AD&D insurance benefit* be paid for all *losses* resulting from one accident.

- 1 Loss of life includes disappearance and accidental exposure to adverse weather conditions. Disappearance must be caused directly by an accident that could have reasonably resulted in death and must occur independently of all other causes continuing for a period of 365 days after the date of the accident despite reasonable search efforts.
- 2 This benefit is not payable if an *AD&D insurance benefit* is payable for the *loss* of the entire hand.
- 3 1% per month of the remainder of the *AD&D insurance benefit* paid for any other *loss* as a result of the same accident. Payments for coma will not exceed a maximum of 12 months.

What are some of the Voluntary AD&D insurance features of this coverage?

The AD&D coverage includes the following benefits when an *AD&D insurance benefit* is payable.

Seat Belt Benefit

The *Seat Belt Benefit* provides an additional *AD&D insurance benefit* if you or your *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

To provide further protection against automobile accidents for which a Seat Belt Benefit is payable, The Standard will pay an Air Bag Benefit equal to the amount of the *AD&D insurance benefit* payable for the loss of life, up to a maximum of \$5,000. The following requirements must be met at the time of the accident:

- The automobile is equipped with an *air bag system* installed as original equipment by the automobile manufacturer and the *air bag system* has received regularly scheduled maintenance or replacement as recommended by the manufacturer
- The *air bag system* deploys, as evidenced by a police accident report
- You were seated in an air bag protected driver's or passenger's seat

Family Benefits Package

The following Family Benefits Package extends financial assistance to your family members in the event of your accidental death for which an *AD&D insurance benefit* is payable.

Higher Education Benefit

The plans for a *child's* higher education should not end with the death of a parent. The *Higher Education Benefit* helps to keep those dreams alive by paying an additional amount to your eligible *children* in the event of your accidental death. To be eligible, your surviving *child* must be registered and in full-time attendance at an institution of higher education within 12 months after your death. The benefit is paid annually for a maximum of four consecutive years beginning on the date of death. The benefit amount is the qualifying tuition expenses incurred per *child* up to a maximum of \$5,000 per year, or the cumulative total of \$20,000 or 25 percent of the *AD&D insurance benefit*, whichever is less.

Career Adjustment Benefit

Your surviving *spouse* may need to make a career adjustment as a result of your accidental death. When this requires additional training, the *Career Adjustment Benefit* may help make this transition easier. To be eligible, your *spouse* must register and attend a professional or trade training program within 36 months after your death. The program must be aimed at obtaining employment or an increase in earnings. The benefit amount is the qualifying tuition expenses for training incurred by the surviving *spouse* within 36 months after the date of death, up to a maximum of \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the *AD&D insurance benefit*, whichever is less.

Child Care Benefit

In order to work or obtain training, your surviving *spouse* may require the assistance of a caregiver to watch over young *children*. The Child Care Benefit is designed to help cover the cost of providing care for your *children* under age 13. The amount of the benefit is the qualifying expenses incurred by your *spouse* within 36 months after the date of your death, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the *AD&D insurance benefit*, whichever is less.

Are there additional benefits with Voluntary AD&D coverage?

Repatriation Benefit

This provides an additional benefit to help pay for expenses associated with transportation of your body in the case of death. If the place of death is more than 200 miles away from your primary place of residence, The Standard will help pay to return your body to a mortuary near your home. The Standard will reimburse actual expenses up to \$5,000 or 10 percent of the *AD&D insurance benefit*, whichever is less.

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. In this situation, you 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 |
|--------------------|--------------------|
| Quadriplegia | 100% |
| Hemiplegia | 50% |
| Paraplegia | 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.

Uniplegia means the permanent, complete and irreversible total paralysis of one limb.

Public Transportation

The *Public Transportation Benefit* provision provides an increased benefit in the event of death as a result of an accident that occurs while you or your insured *dependents* are riding as a fare-paying passenger on public transportation.

Occupational Assault Benefit

The Occupational Assault Benefit provides an additional benefit if you suffer a covered loss while *actively at work* and the loss is the result of an act of physical violence against you that is punishable by law and evidenced by a police report. The amount of the benefit is \$25,000 or 50 percent of the *AD&D insurance benefit* that is paid, whichever is less.

Line Of Duty Benefit

The Line of Duty Benefit allows public safety officers to receive an additional benefit of \$50,000 or 100 percent of the *AD&D insurance benefit* otherwise payable for the loss, whichever is less, if they suffer a loss as the result of a line of duty accident for which *AD&D insurance benefits* are payable.

A line of duty accident means an accident that occurs while an insured public safety officer is taking any action authorized or required by rule, regulation, law or condition of employment as a public safety officer. This includes action taken in the course of controlling or reducing crime, criminal law enforcement or fire suppression, including such action taken in response to an emergency while off duty.

- For eligible firefighters and police, line of duty includes social, ceremonial or athletic functions to which the insured employees are assigned and for which they are paid as public safety officers by their employer.
- Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters.

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 will be reduced to 65 percent of the original amount at age 70, 45 percent at age 75, 30 percent at age 80, and to 15 percent at age 85.

Are there any exclusions?

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
- 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 for any of the above
- Boarding, leaving or being in or on any kind of aircraft if you are a pilot or crew member of the aircraft or a passenger in an aircraft operated by or for your *employer*

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 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

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.

Employee Only

To calculate your employee only Voluntary AD&D premium:

$$\frac{\$ \text{Amount Elected}}{\$1,000} \div \$1,000 = \text{_____} \times \$0.021 = \$ \text{Your monthly cost}$$

Family – Employee and/or Spouse and/or Child(ren)

To calculate the premium for yourself and your *dependent(s)* Voluntary AD&D coverage:

$$\frac{\$ \text{Amount Elected}}{\$1,000} \div \$1,000 = \text{_____} \times \$0.031 = \$ \text{Your monthly cost}$$

What if I have additional questions?

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

About Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial security so they can confidently pursue their dreams. 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 Disability, Life, Dental and Vision insurance. We provide insurance to nearly 26,000 groups covering more than 8.7 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.

For more information about group Voluntary AD&D insurance from The Standard, contact your human resources department. To learn more about The Standard, visit us at www.standard.com.

* As of June 30, 2010, based on internal data developed by Standard Insurance Company.



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