

# Voluntary Accidental Death and Dismemberment (AD&D) Insurance

For Employees of The California State University



Standard Insurance Company  
Voluntary AD&D Insurance







## About This Brochure

This booklet is designed to answer some common questions about the group Voluntary Accidental Death and Dismemberment (AD&D) insurance coverage being offered by The California 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, a Certificate containing a detailed description of the insurance coverage will be made available to you, including the definitions, exclusions, limitations, reductions, and terminating events. The controlling provisions will be found in the Group Policy. Neither this booklet nor the certificate modify the Group Policy or the insurance coverage in any way.

Please note the defined terms and provisions from the Group Policy are capitalized in this booklet.

## Voluntary AD&D Insurance Features

Would your family be financially prepared if you died as the result of an accident or lost a limb? Voluntary AD&D insurance from Standard Insurance Company offers California State University employees an excellent opportunity to help protect your family when they need it most.

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 will give you a better understanding of group Voluntary AD&D insurance available from The Standard.

#### Am I eligible for this coverage?

To be a Member and eligible for Voluntary AD&D coverage, you must be one of the following:

- An active employee of the Employer who is appointed half-time for at least six (6) months and one (1) day in an eligible employee category; or
- An active lecturer or coach (R03) employee of the Employer who is appointed for at least six (6) weighted teaching units for at least one (1) semester or two (2) or more consecutive quarters.

You are not a Member if you are:

- Appointed in a Unit 13 classification;
- 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/Domestic Partner and children through age 25. For your Dependents to be eligible for coverage, they may not be full-time members of the armed forces of any country.

## How do I apply?

To apply you may use one of the options listed below:

1. Complete the online enrollment at **[www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu)**. Detailed first time user instructions are included. In addition, a dedicated call center is available to assist with your technical questions. You can reach The Standard's Enrollment Assistance Line at 800.378.5745.

If enrolling online, please remember to complete your electronic enrollment/signature by clicking on the "I Agree" button and print your Benefit Summary page for your records.

2. Or, complete the enrollment form and The California State University Payroll Deduction Authorization form provided with this booklet and return them to The Standard in the envelope provided.

If you choose to enroll by completing the paper application, shortly after we receive your paperwork The Standard will send you a Benefit Summary page in the mail.

Regardless of which enrollment option you choose, you can review and print your Certificate of Coverage at any time by visiting our website at **[www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu)**.

The rest of this booklet will provide additional information about the insurance plan and will help you determine how much coverage you need. To take advantage of this opportunity and to help protect the people who are priceless to you, review the booklet and fill out the form today.

## When does my insurance go into effect?

If you apply and agree to pay premiums, your Voluntary AD&D coverage becomes effective on the date you become eligible if you apply on or before that date. Otherwise, coverage becomes effective on the date you apply, provided you are eligible on that date.

Voluntary AD&D coverage for your Dependent(s), if elected, becomes effective on the later of the date you apply for Voluntary AD&D insurance for your Dependents, and the date your Voluntary AD&D insurance becomes effective.

You are eligible on the first day of the calendar month following the date you become a Member, if you become a Member after the date of your Employer's participation under the Group Policy.

Coverage (including coverage for Dependents) will not become effective until you meet the Active Work requirement. This means that if you are not Actively At Work on the day before the scheduled effective date of insurance, insurance will not become effective until the day after you complete one full day of Active Work as an eligible Member.

## How much coverage may I elect?

You may elect Voluntary AD&D coverage in the following amounts:

\$25,000  
 \$50,000  
 \$75,000  
 \$100,000  
 \$150,000  
 \$200,000  
 \$250,000  
 \$300,000  
 \$400,000  
 \$500,000  
 \$600,000  
 \$700,000  
 \$800,000  
 \$900,000  
 \$1,000,000

The elected amount cannot exceed 10 times your Annual Earnings.

If you elect coverage for yourself, you may also elect coverage for your Dependents.

If you elect to insure your Dependent(s), the amount for each Dependent is a percentage of your Voluntary AD&D insurance, as follows:

- Spouse/Domestic Partner only, 60 percent of your coverage
- Children only, 15 percent of your coverage for each child
- Spouse/Domestic Partner and Children, 50 percent of your coverage for your Spouse/Domestic Partner and 10 percent of your coverage for each Child
- Coverage for Children may not exceed \$25,000.

## How much will Voluntary AD&D coverage cost me?

Coverage	Cost per \$1,000 of Employee's Coverage
Employee Only	\$0.019
Employee and Dependents	\$0.029

To calculate Employee Only Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.019 = \text{_____}$$

Amount Elected  Your monthly cost

To calculate Employee and Dependents Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.029 = \text{_____}$$

Amount Elected  Your monthly cost







### What is the AD&D benefit amount?

The amount of the AD&D Insurance Benefit for Loss of life is equal to the 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 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 Losses listed above	100%
Thumb and index finger of the same hand	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, whether or not surgically reattached.

With respect to sight, Loss means entire, uncorrectable, and irrecoverable loss of sight, as certified by a Diplomate of the American Board of Ophthalmology.

With respect to speech, Loss means entire and irrecoverable loss of audible speech, as certified by a Diplomate of the American Board of Otolaryngology.

With respect to hearing, Loss means entire, uncorrectable, and irrecoverable loss of hearing in both ears, as certified by a Diplomate of the American Board of Otolaryngology.

With respect to thumb and index finger of the same hand, Loss means actual and permanent severance from the body at or above the metacarpophalangeal joints.

Not more than 100 percent of the amount of Voluntary AD&D insurance in effect on the date of the covered accident will be paid for all Losses incurred by the insured Member or Dependent as a result of one accident.

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

### Does insurance reduce due to age?

Under this plan there is an age-graded reduction in Voluntary AD&D Insurance Benefits. Beginning at age 70, your coverage amount will be the amount of Voluntary AD&D insurance you elected, multiplied by the appropriate percentage below:

Age	Percentage
70 through 74	65%
75 through 79	45%
80 through 84	30%
85 or over	15%

### Are there any limitations?

The Loss must occur solely and directly by an accident or exposure to the natural elements and independently of all other causes, within 365 days after the accident.

### Are there any exclusions?

Voluntary 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, while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot (except while performing official duties)
- 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
- Boarding, leaving or being in or on any kind of aircraft (except as 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 (insurance may be continued for limited periods under certain circumstances)
- 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/Domestic Partner, the date of your divorce or termination of your Domestic Partner relationship
- For any Dependent, the date the Dependent ceases to be a Dependent
- For a Disabled Child, 90 days after The Standard requests proof of Disability and this proof is not received

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

The following benefits are reduced by any like benefits paid under a group Life insurance policy issued by The Standard.

#### **Seat Belt Benefit**

The Voluntary AD&D coverage includes the Seat Belt Benefit, which provides an additional AD&D Insurance Benefit if you or your covered Dependent dies as a result of an Automobile accident while properly wearing and using a Seat Belt. 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 pays the lesser of \$5,000 or the amount of the AD&D Insurance Benefit payable for the Loss of life if you or your covered Dependent dies in an Automobile accident for which a Seat Belt Benefit is payable, the automobile was equipped with an Air Bag System, you or your Dependent were seated in the driver's or passenger's seating position intended to be protected by the Air Bag System, and the respective Air Bag System deployed in the crash.

### **Repatriation Benefit**

The Repatriation Benefit reimburses the expenses incurred to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or 10% of the amount of your AD&D Insurance Benefit, whichever is less.

### **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 register and attend an institution of higher education on a full-time basis 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 amount payable is tuition expenses (not including room and board, books, fees, supplies and other expenses), up to a maximum of \$5,000 per year for four years after the date of death as long as your Child remains eligible (not to exceed a cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit amount, whichever is less).

This benefit will be paid in addition to any other AD&D Insurance Benefit payable for the same accident. If you have no surviving Child eligible to receive this benefit, it will not be paid.

### **Career Adjustment Benefit**

Your surviving Spouse/Domestic Partner 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 by reimbursing your Spouse/Domestic Partner for tuition expenses (not including room and board, books, fees, supplies and other expenses) incurred by your Spouse/Domestic Partner within three years after your death, up to a maximum of \$5,000 per year (and not to exceed a cumulative total of \$10,000 or 25% of your AD&D Insurance Benefit amount, whichever is less).

This benefit will be paid in addition to any other AD&D Insurance Benefit payable for the same accident. If you have no surviving Spouse/Domestic Partner, this benefit will not be paid.

### **Child Care Benefit**

Your Spouse/Domestic Partner may incur child care expenses in order to work or to obtain training for work or to increase earnings. The Child Care Benefit reimburses your Spouse/Domestic Partner for the cost of child care for your Children under age 13 (provided by a licensed child care provider who is not a member of your family), incurred within three years following your accidental death. It pays up to \$5,000 per year (not to exceed a cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less).

This benefit will be paid in addition to any other AD&D Insurance Benefit payable for the same accident. If you have no surviving Spouse/Domestic Partner, this benefit will not be paid.

### **Disappearance**

With respect to Loss of life, death will be presumed if you or your Dependent disappears and the disappearance is caused solely and directly by an accident that reasonably could have caused Loss of life, occurs independently of all other causes, and continues for a period of 365 days after the date of the accident, despite reasonable search efforts.

### **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 a 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 limbs on the same side of the body. Paraplegia means the permanent, complete and irreversible total paralysis of both lower limbs.

### **Coma Benefit**

If you or your insured Dependent becomes comatose due to a covered accident and remain comatose for at least 30 days, The Standard will pay a benefit equal to 1% per month of the remainder of the AD&D Insurance Benefit payable for Loss of life after reduction by any 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 60 months.



### **Occupational Assault Benefit**

The Occupational Assault Benefit provides an additional benefit if you are actively at work and suffer a Loss for which an AD&D Insurance Benefit is payable, due to an act of physical violence punishable by law. The amount payable is the lesser of (a) \$25,000 and (b) 50 percent of the AD&D Insurance Benefit otherwise payable for the Loss.

### **What if I have additional questions?**

If you have additional questions or for more information about how to apply for this important coverage, please contact The Standard at 800.378.5745 or access [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu).



## Standard Insurance Company

For more than one hundred 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 insurance provider of group disability, life, dental and vision insurance and individual disability insurance. We provide insurance to more than 28,100 groups covering approximately 7.4 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 group Voluntary AD&D insurance from The Standard, visit us at [www.standard.com](http://www.standard.com).

\*As of September 30, 2008, based on internal data developed by Standard Insurance Company.

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