



# GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

## Plan for extra protection when it's needed most.

Accidents can happen to anyone, anywhere. Accidental Death and Dismemberment insurance can provide extra protection if an accident happens to you. It pays benefits if you die due to an accident, or experience a severe physical loss, such as a limb, mobility, sight or hearing.

**AD&D insurance can help protect your loved ones' finances.**

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a limb, mobility or your eyesight.

If an accident left you with a serious injury, you might need to pay for special care and modified living arrangements.

**Benefits for accidental death or serious loss.**

AD&D insurance pays a benefit to your loved ones if you die due to a covered accident. This benefit is in addition to any life insurance you have.

If you survive an accident with a covered loss, the benefits from AD&D insurance can help you adjust your lifestyle and focus on your future.

Being ready for difficult times is an important piece of the financial planning puzzle. AD&D insurance can help strengthen your loved ones' economic security. **Add an extra layer of financial security to help pay for unexpected expenses:**



**Extra Medical Costs**



**Caregiving**



**Home Modifications**



**Funeral Costs**

# AD&D Insurance

## How Much Can I Apply For?

### For You:

- Option 1: \$10,000
- Option 2: 1 times your annual earnings
- Option 3: 2 times your annual earnings
- Option 4: 3 times your annual earnings
- Option 5: 4 times your annual earnings

**Note:** The amount of your AD&D insurance is rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000.

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

## Additional Features

**Seat Belt and Air Bag Benefits** The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

**Family Benefits Package** This package is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your children.

**Public Transportation** The Standard may pay an additional benefit if you die as a result of an accident that occurs while you're riding as a fare-paying passenger on public transportation.

**Occupational Assault** The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.

## How Much Your Insurance Costs

Because this insurance is offered through the City of Orlando, you'll have access to competitive group rates. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on the benefit amount you elect. The cost of AD&D insurance is \$0.015 per \$1,000 of coverage.

Use this formula to estimate your biweekly premium payment:

$$\frac{\text{Enter the amount of AD\&D coverage you're requesting (see benefit amounts on Page 2.)}}{\div 1000} = \text{_____} \times \text{0.015} = \text{_____} \text{--->}$$

This is your rate.

This amount is an estimate of how much you would pay each month.

To get a sense of your biweekly premium, take your monthly premium, multiply by 12 months, and divide by 26 pay periods. This is your biweekly premium.

## Important Details

Here's where you'll find the details about the plan.

### Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of the City of Orlando actively working at least 20 hours per week; or
- A temporary employee in full-time attendance at a City of Orlando sponsored police or fire academy

Temporary and seasonal employees, other than employees attending a City of Orlando sponsored police or fire academy, full-time members of the armed forces, leased employees and independent contractors are not eligible.

Note: You may only request a change in your existing level of AD&D insurance during the Employer's annual CITYFLEX benefit enrollment period or within 31 days of a qualified lifestyle event. Please contact Employee Benefits at 407.246.2244 for more information.

### Coverage Effective Date

To become insured you must:

- Meet the eligibility requirements listed in the previous sections
- Serve an eligibility waiting period\*
- Apply for coverage and agree to pay premium
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

\*You are eligible on the first day following 30 consecutive days as a member. For temporary and seasonal employees: the eligibility waiting period will be reduced by any continuous period of time you served as a temporary or seasonal employee of the Employer immediately preceding the date you become a member.

If you served at least 31 consecutive days as a temporary or seasonal employee immediately prior to becoming a member, you are eligible on the first day of the calendar month coinciding with or next following the date you become a member. If you are a temporary or seasonal employee who has not served at least 31 consecutive days immediately prior to becoming a member, you are eligible on the later of (a) the date you become a member, and (b) first day of the calendar month coinciding with or next following 31 consecutive days as an employee of the Employer.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. Contact Employee Benefits at 407.246.2244 for further information about the applicable coverage effective date for your coverage.

### Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70, to 45 percent at age 75 and to 30 percent at age 80. If you are age 70 or over, ask Employee Benefits for the amount of coverage available.

### AD&D Benefits

The amount of your AD&D benefit for losses covered under this plan is a percentage of the amount of your AD&D insurance in effect on the date of the covered accident as shown below. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident and occur independently of all other causes, within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D benefit payable
Life <sup>1</sup>	100%
One hand or one foot <sup>2</sup>	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand <sup>3</sup>	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%
Triplegia	75%
Uniplegia	25%

1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.

2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, paraplegia, Triplegia or Uniplegia involving the same hand or foot.

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

## Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or act of war (declared or undeclared), whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Voluntary 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, unless you are a fare-paying passenger on a commercial aircraft

## Group Insurance Certificate

If coverage becomes effective and you become insured, you can access the group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events on TeamLink under Benefits. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

## When Your Insurance Ends

Your AD&D Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

For more details on when your insurance ends, contact Employee Benefits.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [standard.com](http://standard.com).

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