



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

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Accidental Death and Dismemberment employee brochure or check with your human resources representative.

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

***Coverage Amounts***

You may elect one of the following Voluntary AD&D benefit options:

**Employee Only Options**

Employee:      Option A: \$25,000                      Option B: \$50,000                      Option C: \$100,000

**Employee and Family Options:**

**Option D**

Employee:      \$25,000  
Spouse:         \$12,500  
Children:       \$ 2,500

**Option E**

Employee:      \$50,000  
Spouse:         \$25,000  
Children:       \$ 5,000

**Option F**

Employee:      \$100,000  
Spouse:         \$ 50,000  
Children:       \$ 10,000

Employee:      \$25,000  
Spouse:         \$15,000

Employee:      \$50,000  
Spouse:         \$30,000

Employee:      \$100,000  
Spouse:         \$ 60,000

Employee:      \$25,000  
Children:       \$ 3,750

Employee:      \$50,000  
Children:       \$ 7,500

Employee:      \$100,000  
Children:       \$ 16,000

***Voluntary AD&D Rates***

<u>Coverage</u>	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.04
Employee plus Spouse and/or Children	\$0.058

To calculate Employee Only Voluntary AD&D premium:

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

Your monthly cost

To calculate Employee and Dependents Voluntary AD&D premium:

$$\frac{\text{Amount Elected}}{\$1,000} = \text{_____} \times \$0.058 = \text{_____}$$

Your monthly cost

*This information is only a brief description of the group Voluntary AD&D insurance policy sponsored by the City of Huntington Beach. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.*

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### ***Additional Features***

- Special Education Benefit
- Special Training Benefit
- Paralysis Benefit (Quadriplegia, Paraplegia and Hemiplegia)
- Common Carrier
- Common Disaster Benefit: The *Common Disaster Benefit* provides an increased benefit in the event of the death of both you and your insured *spouse* 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 additional *AD&D insurance benefit* payable for the same accident under this policy. It will be paid in equal shares to each surviving *child*. If you have no surviving *child* or if your *spouse* is also an insured *member* under the *group policy*, this benefit will not be paid.