



Additional 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 Group Additional Accidental Death and Dismemberment Insurance brochure or check with your benefits administration representative.

Eligibility

To be eligible for this plan you must be an active employee of The George Washington University and one of the following:

1. Full time Staff Actively at Work for at least 35 hours per week.
2. Full time Faculty Actively at Work for at least 20 hours per week.
3. Part time Staff, regular part time Faculty and Residents Actively at Work at least 14 hours per week. Part time Staff have a 6 month eligibility waiting period.

An eligible employee does not include a temporary, leased, or seasonal employee, or independent contractor.

Employee Coverage Amount

You may elect Additional AD&D coverage in increments of \$10,000 to a maximum of \$750,000, not to exceed 5 times your annual earnings.

If you elect coverage for yourself, you may also elect coverage for your spouse and/or children.

Annual earnings means your annual benefits eligible salary on your last full day of active work.

Coverage Amount for Spouse

You may elect Additional AD&D coverage for your spouse/domestic partner in increments of \$5,000 to a maximum of \$375,000, not to exceed 50 percent of your additional AD&D coverage.

Coverage Amount for Children

You may elect Additional AD&D coverage for your dependent children in increments of \$2,000 to a maximum of \$10,000, not to exceed 50 percent of your additional AD&D coverage.

Additional AD&D Rates

<u>Coverage</u>	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.035
Spouse	\$0.035
Children	\$0.035

To calculate Employee Additional AD&D premium:

$$\frac{\text{Your Amount Elected}}{\$1,000} = \text{_____} \times \$0.035 = \text{Your monthly cost}$$

To calculate Spouse Additional AD&D premium:

$$\frac{\text{Spouse Amount Elected}}{\$1,000} = \text{_____} \times \$0.035 = \text{Your monthly cost}$$

To calculate Child Additional AD&D premium:

$$\frac{\text{Child Amount Elected}}{\$1,000} = \text{_____} \times \$0.035 = \text{_____ [Your monthly cost]}$$

Premiums for your elected coverage will be deducted directly from your paycheck.

Employee Coverage Effective Date

Please contact your benefits administration representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An eligibility waiting period
- An active work requirement. This means that 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.

Age Reductions

Under this plan, coverage reduces to 67 percent at age 70, to 45 percent at age 75, to 30 percent at age 80, and to 20 percent at age 85. If you are age 70 or over, ask your benefits administration representative for the amount of coverage available. The age reductions shown above are based on the age of the employee. Reductions in insurance due to changes in age take effect on the January 1 coinciding with or next following the date of change in your age.

Benefit Amount

<u>Type of Loss</u>	<u>Percentage Payable</u>
Life ¹	100 percent
One hand or foot ²	50 percent
Sight in one eye	50 percent
Audible speech	50 percent
Hearing in both ears	50 percent
Two or more of the losses listed above	100 percent
Thumb and index finger of the same hand ³	25 percent

These benefits are also available to your dependents.

1 This benefit includes loss of life due to exposure or disappearance.
 2 This benefit is payable whether or not the hand or foot is surgically reattached.
 3 This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

AD&D Features

The following features are included in your Additional AD&D coverage. Please refer to your Group Additional Accidental Death and Dismemberment brochure for a more complete description of these benefits.

- Air Bag Benefit⁴—provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.
- Family Benefits Package—eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
- Occupational Assault Benefit—provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
- Paralysis Benefit⁴—provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, or paraplegia.
- Public Transportation Benefit⁴—provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.
- Seat Belt Benefit⁴—provides an additional benefit in the event of a covered automobile accident.

⁴ This benefit is also available to your dependents.

Please refer to your Group Additional Accidental Death and Dismemberment Insurance brochure for more information regarding the limitations and exclusions of this coverage and when coverage ends.

About These Highlights

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The controlling provisions are in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this document modifies the group policy or the insurance coverage in any way.