



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 Midlothian Independent School District. 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 Voluntary Accidental Death and Dismemberment Insurance brochure or check with your human resources representative.

Eligibility

To be eligible for this plan you must be an active employee of Midlothian Independent School District and regularly working at least 17.5 hours each week. An eligible employee does not include a full-time member of the armed forces, a temporary, leased, or seasonal employee, or independent contractor.

Employee Coverage Amount

You may elect Voluntary AD&D coverage in increments of \$10,000 to a maximum of \$500,000. The minimum amount you may elect is \$10,000.

Voluntary AD&D Rates

<u>Coverage</u>	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.02

To calculate Employee Only Voluntary AD&D premium:

$$\frac{\text{Your Amount Elected}}{\$1,000} = \text{_____} \times \$0.02 = \frac{\text{Your monthly cost}}{\text{_____}}$$

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

Employee Coverage Effective Date

Please contact your human resources 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 (check with your human resources representative)
- 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 day of active work as an eligible employee.

Age Reductions

Under this policy, insurance coverage reduces by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75. If you are age 65 or over, ask your human resources representative for the amount of coverage available.

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
Two or more losses listed above	100 percent

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.

AD&D Features

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

- Air Bag Benefit—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.
- Repatriation Benefit—provides a reimbursement for expenses associated with transporting your body back to a mortuary near your home in case your death occurs away from your primary place of residence.
- Seat Belt Benefit—provides an additional benefit in the event of a covered automobile accident.

Please refer to your Group Voluntary 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.