



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 the City of Los Angeles. 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 (a) an active civilian employee of the City of Los Angeles who is regularly working at least 40 hours each pay period; or (b) an active half-time civilian employee of the City of Los Angeles who is regularly working at least 20 hours each pay period; and (c) one of the following:

1. A contributing member of the City Employees' Retirement System, and not represented by an employee representation unit; or
2. Eligible for membership in one of the employee representation units for which an Employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU); or
3. An active elected official or member of the Board of Public Works of the City of Los Angeles.

An eligible employee does not include (a) an employee of the Department of Water and Power; (b) a part-time, intermittent, temporary or seasonal employee, or employee in a similar position; or (c) a full-time member of the armed forces of any country.

Employee Coverage Amount

You may elect Voluntary AD&D coverage in increments of \$50,000, from a minimum of \$50,000 to a maximum of \$500,000. If an AD&D benefit is payable for loss of your life, the AD&D benefit will be increased by \$3,000.

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

Coverage Amount for Dependents

You may elect Voluntary AD&D coverage for your spouse/domestic partner and dependent children. The coverage amount for each dependent is as follows:

- Spouse/domestic partner only: 60 percent of employee's Voluntary AD&D coverage amount.
- Children only: 20 percent of employee's Voluntary AD&D coverage amount.
- Spouse/domestic partner and children: 50 percent of employee's Voluntary AD&D coverage amount for the spouse/domestic partner, and 10 percent of employee's Voluntary AD&D coverage amount for each child.

If an AD&D benefit is payable for loss of the dependent's life, the AD&D benefit will be increased by \$3,000.

The amount of the Dependents AD&D benefit for your child may not exceed \$25,000.

Voluntary AD&D Rates

<u>Coverage</u>	<u>Cost per \$1,000 of Coverage</u>
Employee Only	\$0.011
Employee and Dependents	\$0.026

To calculate Employee Only Voluntary AD&D premium:

$$\frac{\text{Your Amount Elected}}{\$1,000} = \text{_____} \times \$0.011 = \text{Your Monthly Cost}$$

To calculate Employee and Dependents Voluntary AD&D premium:

$$\frac{\text{Your Amount Elected}}{\$1,000} = \text{_____} \times \$0.026 = \text{_____} \text{ Your Monthly Cost}$$

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 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 policy, insurance coverage reduces by 35 percent at age 65, and 65 percent at age 70.

Benefit Amount

<u>Type of Loss</u>	<u>Percentage Payable</u>
Life ¹	100 percent
One hand or foot ²	75 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
Quadriplegia ⁴	100 percent
Hemiplegia ⁴	50 percent
Paraplegia ⁴	75 percent
Uniplegia ⁴	25 percent
Coma ⁵	1 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.
 4 No AD&D benefit will be paid for loss of function of a hand or foot if an AD&D benefit is payable for Uniplegia, Quadriplegia, Hemiplegia, or Paraplegia involving that same hand or foot.
 5 Per month of the remainder of the AD&D benefit payable for loss of life after reduction by any AD&D benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 60 months.

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 Benefit⁶—provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.
- Common Disaster Benefit—provides an additional benefit to your child(ren) if both you and your spouse die as a result of the same accident for which an AD&D Insurance Benefit is payable for the loss of both lives.
- 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.

- Paralysis Benefit⁶—provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, paraplegia, or uniplegia.
- Public Transportation Benefit⁶—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.
- 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 Benefit⁶—provides an additional benefit in the event of a covered automobile accident.

⁶ This benefit is also available to your dependents.

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.