



Standard Insurance Company
Voluntary AD&D Coverage Highlights
 Northwest Financial Associations' Employee Benefit Trust

Voluntary Accidental Death and Dismemberment (AD&D) Insurance

Accidents can happen to anyone, anywhere. Voluntary AD&D insurance can provide extra protection in the event an accident happens to you. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through Northwest Financial Associations' Employee Benefit Trust.

Eligibility Requirements

- Employee**
 - You must be an active employee of an employer that is a member of a Participating Association working at least the minimum required hours shown on the Employer's Participating Employer Agreement
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- Dependent**
 - Spouse means a person to whom you are legally married or your domestic partner as recognized by law
 - Child means your child from live birth through age 25
 - Your spouse or children must not be full-time member(s) of the armed forces
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Voluntary AD&D for which you are interested in applying.

	Minimum	Incremental Unit	Maximum
Employee	\$50,000	\$50,000	10 times your annual earnings not to exceed \$500,000

You may also elect Voluntary AD&D coverage for your family. The coverage amount for each dependent is as follows:

Spouse only	50% of your AD&D coverage amount
Child(ren) only	20% of your AD&D coverage amount for each child
Spouse and Child(ren)	50% of your AD&D coverage amount 5% of your AD&D coverage amount for each child

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance including Dependents AD&D insurance, your insurance will not become effective until the day you return to active work as an eligible employee.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Voluntary AD&D Age Reductions

Under this plan, the coverage amount reduces by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Voluntary AD&D Insurance Benefit Schedule

The amount of your or your dependents AD&D benefit for losses covered under this plan is a percentage of the amount of your or your dependents AD&D insurance in effect on the date of the covered accident as shown below.

Loss:	Percentage Payable:
Loss of Life ¹	100%
One hand or one foot ²	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 ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%
Uniplegia ⁴	25%
Coma	1% per month of the remainder of the Voluntary AD&D Benefit payable for loss of life after reduction by any Voluntary AD&D Benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 11 months.

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

²Even if the severed part is surgically re-attached. This benefit is not payable if a Voluntary AD&D benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving the same hand or foot.

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

⁴This benefit is not payable if a Voluntary AD&D benefit is payable for Quadriplegia, Hemiplegia, Paraplegia or Uniplegia involving the same hand or foot.

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Voluntary AD&D Insurance Exclusions

Subject to state variations, AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or 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

Voluntary AD&D Insurance Features

The following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D benefit is payable

- Air Bag Benefit⁴** This provides an additional benefit if you or your dependent die as a result of a covered automobile accident where an eligible air bag system deployed at the time of the accident and for which a seat belt benefit is payable.
- Common Disaster Benefit** This 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 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 in the event of your death. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
Occupational Assault Benefit	This provision 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	This provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, paraplegia or uniplegia.
Public Transportation Benefit⁴	This 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	This provides an additional benefit if you or your dependent die as a result of a covered automobile accident while properly using a seat belt system.

⁴This benefit is also available to your dependents.

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last 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 (coverage 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

In addition to the above requirements, your Dependents AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when insurance ends, contact your human resources representative.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Voluntary AD&D Rates

	<u>Cost per \$50,000 of Coverage</u>
Employee Only	\$0.85
Employee and Family	\$1.50

To calculate Voluntary AD&D premium for you:

$$\frac{\text{Your Amount Elected}}{\$50,000} = \text{_____} \times \$0.85 = \text{Your monthly cost}$$

To calculate Voluntary AD&D premium: for your spouse

$$\frac{\text{Self and Family Amount Elected}}{\$50,000} = \text{_____} \times \$1.50 = \text{Your monthly cost}$$



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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