



Voluntary Life and AD&D Insurance

Provided by

The Standard logo, featuring the words 'The Standard' in a sans-serif font, with a registered trademark symbol, set against a blue, wavy background.

What is Life and AD&D Insurance?

Life insurance helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death.

Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

Core Benefits	Voluntary Life and AD&D*
Life	\$10,000 increments up to \$300,000**
Accidental Death & Dismemberment	Matches life amount

*Contact our office for assistance calculating your rate

**Guaranteed issue is \$100,000 during your initial hire period. Amounts over guaranteed issue require evidence of insurability

Calculating your rate

Age Band	Current Rate
0 - 29	\$0.067
30 - 34	\$0.074
35 - 39	\$0.092
40 - 44	\$0.126
45 - 49	\$0.193
50 - 54	\$0.302
55 - 59	\$0.478
60 - 64	\$0.632
65 - 69	\$0.907
70 - 74	\$1.768

Use this formula to calculate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).}}{1000} = \text{_____} \times \text{Enter your rate from the rate table.} = \text{_____}$$

This amount is an estimate of how much you would pay each month.

Guaranteed issue is \$100,000 during your initial hire period. Amounts over guaranteed issue require evidence of insurability