



Voluntary Life and AD&D Insurance

Provided by

The Standard logo, consisting of the words 'The Standard' in a white sans-serif font, with a registered trademark symbol, set against a blue, wavy banner 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:

$$\underline{\hspace{2cm}} \div 1000 = \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \underline{\hspace{2cm}}$$

Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).

Enter your rate from the rate table.

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

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