

2025 Accidental Death & Dismemberment (AD&D) At-a-Glance

AD&D Insurance protects you and your family in case of death, loss of a limb or eyesight, and certain other conditions that result from an accident. If you die from a covered accident, AD&D pays a benefit in addition to your basic death benefit through The Standard.

You may choose coverage for yourself and your family members. Employee coverage is available for 1 - 5x times your annual salary, to a maximum benefit of \$1,000,000. Coverage for family members pays a percentage of your benefits, as shown in the table below.

AD&D Coverage and Benefit Paid Per Covered Family Member

Coverage Level	Percent of Your Benefits Paid
Employee Only	100%
Employee + Spouse	100% for employee; 50% for spouse
Employee + Children	100% for employee; 10% up to \$25,000 per child
Employee + Spouse and Child(ren)	100% for employee; 40% for spouse; 5% per child

2025 Full-time Employee Per Pay Contribution

Coverage Level	Per \$1,000 of Benefit Coverage
Employee Only	\$0.030
Family	\$0.045 per entire family

Review the Summary Plan Description for full details including the percentages the plan pays and other paid benefits.