



Expanded AD&D Package Provides Additional Protection

Recognizing that a life altering accident can happen to anyone at any time, Standard Insurance Company offers an Expanded Accidental Death and Dismemberment (AD&D) Package. This group of benefits allows employers to help shelter employees and their families from a wider variety of accidental losses.

For more information about the Expanded AD&D Package and the Group Life products available from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area today at 800.633.8575.

The Expanded AD&D Package pays a specified percentage of the AD&D insurance benefit for the following:

- Loss as a result of an act of physical violence against the employee while actively at work¹
- Loss of life as a result of an accident while riding as a fare-paying passenger on public transportation
- Presumed loss of life if the eligible employee disappears and the disappearance is caused solely and directly by an accident that could have reasonably resulted in death²
- Loss of a hand or foot, even if the severed part is surgically reattached
- Actual and permanent severance from the body of the thumb and index finger on the same hand at or above the metacarpophalangeal joints³
- Loss of audible speech or loss of hearing in both ears that is uncorrectable and irrecoverable
- Quadriplegia, hemiplegia or paraplegia that is permanent, complete and irreversible
- Any AD&D loss caused by accidental exposure to adverse weather conditions

Few people are prepared for the sudden financial loss resulting from an accidental death or for the potentially higher cost of living associated with deafness or paralysis. With the Expanded AD&D Package from The Standard, employers can help provide their employees with additional financial protection.

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1 Occupational assault must be evidenced by a police report and punishable by law.

2 The disappearance must occur independently of all other causes and continue for a period of 365 days after the date of the accident despite reasonable search efforts.

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