

# 2018-2019

## ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Standard Insurance Company  
Rates for Oregon Educators Benefit Board (OEBB)

<b>OPTIONAL EMPLOYEE AD&amp;D INSURANCE</b> \$10,000 - \$500,000 Maximum Benefit	
Rate per \$10,000 of Benefit	\$0.20

<b>OPTIONAL SPOUSE AD&amp;D INSURANCE</b> \$10,000 - \$500,000 Maximum Benefit	
Rate per \$10,000 of Benefit	\$0.20

<b>OPTIONAL CHILD AD&amp;D INSURANCE</b> \$2,000 - \$10,000 Maximum Benefit	
Rate per \$2,000 of Benefit	\$0.04

To calculate premium for **your** Optional AD&D coverage:

$$\$ \frac{\text{Amount Elected}}{\text{Amount Elected}} \text{ divided by } \$10,000 = \text{_____} \times \$0.20 = \$ \text{_____} \text{ Your monthly cost}$$

To calculate premium for your **spouse's** Optional AD&D coverage:

$$\$ \frac{\text{Amount Elected}}{\text{Amount Elected}} \text{ divided by } \$10,000 = \text{_____} \times \$0.20 = \$ \text{_____} \text{ Your monthly cost}$$

To calculate premium for your **children's** Optional AD&D coverage:

$$\$ \frac{\text{Amount Elected}}{\text{Amount Elected}} \text{ divided by } \$2,000 = \text{_____} \times \$0.04 = \$ \text{_____} \text{ Your monthly cost}$$