

Voluntary AD&D Overview

Oakland University offers an employee-paid Voluntary Accidental Death and Dismemberment (AD&D) plan that protects against any covered accident including accidents on or off the job, in or away from the home, commuting, traveling by train, airplane, automobile, etc. You are covered on a worldwide basis, 24 hours a day, 365 days a year.

Employee Eligibility: All active employees domiciled in the United States working a minimum of 20 hours per week. To be eligible, persons that are not U.S. citizens must have Lawful Permanent Residency (a green card) or a valid and active I-129 work visa and their legal status must be verified by payroll deduction.

Dependent Eligibility: Your spouse, your OEA and your unmarried children are considered to be your eligible dependents. Children are covered to age 19, or age 26 if they are full-time students. The definition of children also includes:

- Legally adopted children
- Your stepchildren

No eligible person may be covered more than once under this Policy. If they are covered as an Employee, they cannot also be covered as a dependent of another Employee.

Benefit Options

Employee: Employees may elect \$10,000 - \$500,000 in increments of \$10,000. Any amount of \$250,000 are subject to a limit of 10 times your annual salary.

Family Coverage:

1. Employee and Spouse/OEA with dependent children: Spouse/OEA's benefit is 50% of the employee's and each child's benefit is 10% of the employee's principal sum.
2. Employee and Spouse/OEA with no dependent children: Spouse/OEA's benefit is 60% of the employee's principal sum.
3. Employee and Dependent children with no Spouse/OEA: Each child's benefit is 20% of the employee's principal sum.

Cost of Voluntary AD&D Benefit

Employee: 0.023 per \$1,000 of benefit
Family: 0.031 per \$1,000 of employee benefit

This is a summary of the Voluntary AD&D benefits. Complete benefit, definition and exclusionary details can be found in the carrier Policy. Should there be any discrepancy between the Policy and this outline, the Policy will prevail.

Voluntary AD&D Overview

Below are the monthly costs for Voluntary AD&D coverage. Under this plan, your election must be a multiple of \$10,000.

Voluntary AD&D Options	Employee Per \$1,000 \$0.023	Employee Plus Family Per \$1,000 \$0.031
\$10,000	\$0.23	\$0.31
\$20,000	\$0.46	\$0.62
\$30,000	\$0.69	\$0.93
\$40,000	\$0.92	\$1.24
\$50,000	\$1.15	\$1.55
\$60,000	\$1.38	\$1.86
\$70,000	\$1.61	\$2.17
\$80,000	\$1.84	\$2.48
\$90,000	\$2.07	\$2.79
\$100,000	\$2.30	\$3.10
\$110,000	\$2.53	\$3.41
\$120,000	\$2.76	\$3.72
\$130,000	\$2.99	\$4.03
\$140,000	\$3.22	\$4.34
\$150,000	\$3.45	\$4.65
\$160,000	\$3.68	\$4.96
\$170,000	\$3.91	\$5.27
\$180,000	\$4.14	\$5.58
\$190,000	\$4.37	\$5.89
\$200,000	\$4.60	\$6.20
\$210,000	\$4.83	\$6.51
\$220,000	\$5.06	\$6.82
\$230,000	\$5.29	\$7.13
\$240,000	\$5.52	\$7.44
\$250,000	\$5.75	\$7.75

Voluntary AD&D Options	Employee Per \$1,000 \$0.023	Employee Plus Family Per \$1,000 \$0.031
\$260,000	\$5.98	\$8.06
\$270,000	\$6.21	\$8.37
\$280,000	\$6.44	\$8.68
\$290,000	\$6.67	\$8.99
\$300,000	\$6.90	\$9.30
\$310,000	\$7.13	\$9.61
\$320,000	\$7.36	\$9.92
\$330,000	\$7.59	\$10.23
\$340,000	\$7.82	\$10.54
\$350,000	\$8.05	\$10.85
\$360,000	\$8.28	\$11.16
\$370,000	\$8.51	\$11.47
\$380,000	\$8.74	\$11.78
\$390,000	\$8.97	\$12.09
\$400,000	\$9.20	\$12.40
\$410,000	\$9.43	\$12.71
\$420,000	\$9.66	\$13.02
\$430,000	\$9.89	\$13.33
\$440,000	\$10.12	\$13.64
\$450,000	\$10.35	\$13.95
\$460,000	\$10.58	\$14.26
\$470,000	\$10.81	\$14.57
\$480,000	\$11.04	\$14.88
\$490,000	\$11.27	\$15.19
\$500,000	\$11.50	\$15.50

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