



School Administrator  
Special Services

## Accidental Death and Dismemberment Insurance

**ASSOCIATION PROVIDED BENEFIT OF \$10,000  
FOR MEMBERS OF ACSA AND ACCCA**





**Group Accidental Death and Dismemberment**  
for Members of ACSA and ACCCA  
Provided by School Administrators Special Services (SASS)

Policy # 641419

**Group Accidental Death and Dismemberment (AD&D) Insurance**

AD&D Insurance from Standard Insurance Company (The Standard) helps provide financial protection by promising to pay a benefit in the event of an insured member's covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by the Association.

**Eligibility**

**Eligible Member**

A member in good standing of the Policyholder (SASS), except Retired members and Student or Associate members of ACSA or ACCCA. An eligible member does *not* include a full-time member of the armed forces of any country.

**Eligibility Waiting Period**

You are eligible on the date you become a member.

**Benefits**

**Member Coverage Amount**

**Accidental Death coverage is in the flat amount of \$10,000 and is payable to the beneficiary.**

Dismemberment benefits are payable to the insured for the loss of:

<u>Type of Loss</u>	<u>Percentage Payable</u>
Loss of Life <sup>1</sup>	100 percent
One hand or one foot <sup>2</sup>	50 percent
Sight in one eye	50 percent
Audible speech	50 percent
Hearing in both ears	50 percent
Two or more of the losses listed above	100 percent
Quadriplegia	100 percent
Paraplegia	50 percent
Hemiplegia	50 percent
Thumb and index finger of the same hand <sup>3</sup>	25 percent

<sup>1</sup> Including loss of life by accidental exposure to adverse weather conditions or disappearance if the disappearance is caused by an accident that could have reasonably resulted in your death.

<sup>2</sup> This benefit is not payable if a Voluntary AD&D benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving the same hand or foot.

<sup>3</sup> This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

No more than 100 percent of your AD&D coverage amount will be paid for all losses resulting from the same accident.

**Age Reductions**

Under this policy, insurance coverage reduces by 35 percent at age 70, 55 percent at age 75, 70 percent at age 80, 85 percent at age 85.

**AD&D Insurance Features**

- Seat Belt and Air Bag Benefit
- Higher Education Benefit
- Career Adjustment Benefit
- Child Care Benefit
- Occupational Assault Benefit
- Public Transportation Benefit
- Exposure to adverse weather conditions Coverage
- Disappearance Coverage
- Coma Benefit

## Exclusions

No AD&D insurance benefit is payable if the accident or loss is caused or contributed to by any of the following:

- War or act of war. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature.
- Suicide or other intentionally self-inflicted injury, while sane or insane.
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing your official duties.
- The voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician.
- Sickness or pregnancy existing at the time of the accident.
- Heart attack or stroke.
- Medical or surgical treatment or diagnostic procedure for any of the above.
- Boarding, leaving, or being in or on any kind of an aircraft, except as a fare-paying passenger on a commercial aircraft.

*This information is only a brief description of the group AD&D insurance policy sponsored by SASS. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, and exclusions. A group certificate of insurance that describes the terms and conditions of the group policy are available for members who become insured according to its terms.*

This designation will apply to the following Standard Insurance Company coverage provided to you through your Association: Accidental Death & Dismemberment (AD&D) Insurance.

Designations made below, or on a separate sheet of paper, are not valid unless signed, dated, and delivered to SASS during your lifetime.

Sign and date the completed form and return it to SASS.

**MEMBER INFORMATION**

Your Name (Last, First, Middle)	Social Security No.	Date of Birth	
Your Address	City	State	Zip
Group Name <b>School Administrator Special Services</b>	Group No. <b>641419</b>		

**BENEFICIARY INFORMATION**

- Your designation revokes all prior designations.
- Benefits are payable to a contingent Beneficiary only if you are not survived by one or more primary Beneficiaries.
- If you name two or more Beneficiaries in a class (primary or contingent), two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
- If a minor (a person not of legal age) or your estate is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated \_\_\_\_\_."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- If you complete the "% of Benefit" box(es), the amounts should add up to 100% for each class (primary or contingent). For example, "Primary - John Q. Doe, 60%; Jane Q. Doe, 40%."

Primary – Full Name	Address	Soc. Sec. No.	Relationship	% of Benefit

Contingent – Full Name	Address	Soc. Sec. No.	Relationship	% of Benefit

\_\_\_\_\_  
Signature of Member

\_\_\_\_\_  
Date

Please complete the Beneficiary Designation and return to:

**SCHOOL ADMINISTRATORS**

**SPECIAL SERVICES**

1575 BAYSHORE HIGHWAY

BURLINGAME, CA 94010

(650) 692-4300 (800) 672-3494

**CERTIFICATES ARE AVAILABLE THROUGH SASS**

You may request a certificate of insurance describing the exact coverage and benefits. This brochure explains the general purposes of the insurance described, but in no way changes or effects the insurance afforded under the group insurance policy actually issued. All coverages are subject to actual policy conditions and exclusions.

## Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at [www.standard.com](http://www.standard.com).

\*As of June 30, 2013, based on internal data developed by Standard Insurance Company.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204  
[www.standard.com](http://www.standard.com)

A subsidiary of StanCorp Financial Group, Inc.



**School Administrators  
Special Services**

1575 Bayshore Highway  
Burlingame CA 94010  
(650) 692-4300 (800) 672-3494

Arranged by:

**Schaefer-Curry**  
Insurance Associates Inc.  
1625 El Camino Real  
Belmont CA 94002  
(650) 593-8503