

The Standard
Accidental Death and Dismemberment
Basic and Optional Plans and Rates
2026-27 Plan Year

OEBB plan through
The Standard--click link
below for more info:
[LINK: The Standard](#)

Basic Accidental Death and Dismemberment (AD&D) Plans			not available
Plan Design	Benefit Level	Rate Per \$1,000 of Benefit	
Plan 1	\$5,000	\$0.010	
Plan 2	\$7,500	\$0.010	
Plan 3	\$10,000	\$0.010	
Plan 4	\$15,000	\$0.010	
Plan 5	\$20,000	\$0.010	
Plan 6	\$25,000	\$0.010	
Plan 7	\$30,000	\$0.010	
Plan 8	\$35,000	\$0.010	
Plan 9	\$40,000	\$0.010	
Plan 10	\$50,000	\$0.010	
Plan 11	\$100,000	\$0.010	
Plan 12	\$110,000	\$0.010	
Plan 13	\$200,000	\$0.010	
Plan 14	\$300,000	\$0.010	
Plan 15	1 Times Annual Pay Max \$300,000	\$0.010	
Plan 16	2 Times Annual Pay Max \$300,000	\$0.010	
Plan 18	\$150,000	\$0.010	

Optional Employee AD&D Plan		rate is per \$10,000 per month
\$10,000 - \$500,000 Maximum Benefit		
Rate per \$10,000 of benefit	\$0.150	

Optional Spouse AD&D Plan		rate is per \$10,000 per month
\$10,000 - \$500,000 Maximum Benefit		
Rate per \$10,000 of benefit	\$0.150	

Optional Child AD&D Plan		rate is per \$2,000 per month
\$2,000 - \$10,000 Maximum Benefit		
Rate per \$2,000 of benefit	\$0.040	

****Optional child coverage covers all children under 26 - example: \$10,000 coverage would cost \$0.20/month**