

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

Basic Accidental Death and Dismemberment (AD&D) Plans		
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	
\$10,000 - \$500,000 Maximum Benefit	
Rate per \$10,000 of benefit	\$0.150

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

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