

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

<b>Basic Accidental Death and Dismemberment (AD&amp;D) Plans</b>		
<b>Plan Design</b>	<b>Benefit Level</b>	<b>Rate Per \$1,000 of Benefit</b>
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

<b>Optional Employee AD&amp;D Plan</b>	
<b>\$10,000 - \$500,000 Maximum Benefit</b>	
Rate per \$10,000 of benefit	\$0.150

<b>Optional Spouse AD&amp;D Plan</b>	
<b>\$10,000 - \$500,000 Maximum Benefit</b>	
Rate per \$10,000 of benefit	\$0.150

<b>Optional Child AD&amp;D Plan</b>	
<b>\$2,000 - \$10,000 Maximum Benefit</b>	
Rate per \$2,000 of benefit	\$0.040