



# GROUP BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member’s covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Douglas County School District.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are an active administrative, professional, technical or certified employee of Douglas County School District with an assignment of at least .5 FTE, or an active classified employee of Douglas County School District scheduled to work a minimum of 20 hours a week for at least 9 months. You are not a member if you are a retired employee, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Class Definition</b>	<b>Class 1</b> Administrative, Professional and Technical Members <b>Class 2</b> Certified and Classified Members
<b>Eligibility Waiting Period</b>	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows 90 consecutive days as a member.

Benefits	
<b>Basic Life Coverage Amount</b>	<b>Class 1</b> Your Basic Life coverage amount is 3 times your annual earnings to a maximum of \$200,000.  <b>Class 2</b> Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$50,000.

## Benefits Continued

### Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

### Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 50 percent at age 70.

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Douglas County School District. 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, exclusions and when The Standard and Douglas County School District may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



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