



Basic Term Life Insurance and Accidental Death and Dismemberment (AD&D)

100% Employer Paid

Insured by Standard Insurance Company

Employee Coverage

You are eligible for coverage if you are an active employee regularly working at least the minimum number of hours per week required by your employer, but not less than 15 hours per week.

Coverage is effective on the first day of the month following the date you become eligible.

The Accelerated Benefit option allows for payment of up to 75% of your insurance (Basic and Additional combined) if you are terminally ill with a life expectancy of 12 months or less. The maximum Accelerated Benefit amount is \$450,000.

The Specified Disease Benefit option allows for payment of up to 25% of your Basic Life insurance if you are diagnosed with certain specified diseases. Specified Disease means you have been diagnosed by a Physician as having one of the following:

1. Life Threatening Cancer
2. Myocardial Infarction (Heart Attack)
3. Coronary Artery Bypass Procedure
4. Renal Failure
5. Stroke
6. Major Organ Transplant
7. Acquired Immune Deficiency Syndrome (AIDS)

Payment of Life premium may be waived if you are totally disabled, you are less than 60 years old when the disability begins, and you continue to be totally disabled. Waiver of premium begins when you complete the waiting period.

Coverage will end upon termination of your employment. The effective date of termination of coverage will be determined by your employer. You may convert your insurance to an individual life insurance policy with The Standard within 60 days from the date your group coverage terminates.

You may also have the option to continue your group insurance coverage through a portability provision, if you terminate employment for reasons other than disability and are less than age 65. You may port your insurance to an individual life insurance policy with The Standard within 60 days from the date your group coverage terminates. (You may port the maximum of \$300,000 of Basic Life and Additional Life combined.)

AD&D benefits may be paid in addition to Basic Life benefits. In the event of a covered accidental death, your AD&D benefit is equal to your Basic Life amount. Lesser amounts are paid for other specific accidental losses. *(See page 17 and your certificate for details.)*

AD&D exclusions — No AD&D insurance benefit is payable if the accident or loss is caused or contributed to by war or act of war; suicide or other intentionally self-inflicted injury while sane or insane; committing or attempting to commit an assault or felony; actively participating in a violent disorder or riot; 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; or medical or surgical treatment for any of the above.

Death benefits will be reduced if an Accelerated Benefit is paid. Receipt of this benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlement. However, if you meet the definition of "terminally ill individual" according to the Internal Revenue Code Section 101, your Accelerated Benefit may be non-taxable. You should consult your personal tax and/or legal advisor before you apply for an Accelerated Benefit.