



# GROUP BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE - ACTIVE MEMBERS

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 Leon County School Board.

Eligibility	
<p><b>Definition of a Member</b></p>	<p>You are a member if you are one of the following:</p> <ol style="list-style-type: none"> <li>1. An active board member of Leon County School Board;</li> <li>2. An active employee of Leon County School Board, other than a substitute, OPS employee, summer school employee and hourly-as-needed teacher, who is regularly working at least 17.5 hours each week</li> </ol> <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.</p>
<p><b>Class Definition</b></p>	<p><b>Class 1:</b> Active Members</p>
<p><b>Eligibility Waiting Period</b></p>	<p>If you are already a member on the date the group policy is effective, you are eligible on the first day of the month that follows or coincides with issuance of your first paycheck by the Employer.</p> <p>If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with issuance of your first paycheck by the Employer.</p>

## Benefits

<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$30,000.
<b>Basic AD&amp;D Coverage Amount</b>	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.
<b>Age Reductions</b>	Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 70 and by 50 percent at age 75.

## Other Basic Life Features and Services

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

## Other Basic AD&D Features

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

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Leon County School Board. 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 Leon County School Board 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.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[standard.com](http://standard.com)

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(7/21)