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<b>Benefits at a Glance for Washington Counties Insurance Fund</b>
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<b>Group Policy # 645273-B</b> <b>Group Policy Effective Date January 1, 2009</b>
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## **Group Basic Life and Accidental Death and Dismemberment Insurance**

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 your employer participating in the Washington Counties Insurance Fund. The employer also elects the amount of coverage.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are one of the following:

- An active employee of a participating employer, working at least 20 hours each week or at least 80 hours each month, whichever is less; or
- An active elected official of a participating employer

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.

#### **Eligibility Waiting Period**

You are eligible on the first day of the calendar month coinciding with or next following the date you become a member.

### **Benefits**

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#### **Basic Life Coverage Amount**

Your employer has elected to provide Basic Life insurance coverage for you in the amount of 2 times your annual earnings, rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000. The maximum amount is \$200,000.

#### **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.

#### **Dependents Life Insurance**

Dependents Life insurance, if offered by your employer, may require premium payment by employees electing coverage. Contact your employer for more information, including applicable age reductions.

If offered by your employer, \$1,000 of coverage is available for your eligible spouse or domestic partner and \$1,000 for each eligible child.

### **Age Reductions**

Under this policy, Basic Life and AD&D insurance coverage amounts reduce to 65 percent at age 70, 45 percent at age 75, and 30 percent at age 80.

### **Other Basic Life Features and Services**

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- Accelerated Benefit
- 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**

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- Air Bag Benefit
- Coma 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 and Basic Dependents Life insurance policy sponsored by Washington Counties Insurance Fund. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and Washington Counties Insurance Fund 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.*