



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 Amphitheater Unified School District #10.

Eligibility

Definition of a Member	You are a member if you are an employee hired before July 1, 2012, who having continuing status Classified employees working 20 hours or more per week, certified employees holding a contract of 40 percent (excluding temporary-status employees and substitutes); OR Employees hired after July 1, 2012: Classified employees working 30 hours or more per week, certified employees holding a contract of 75 percent (excluding temporary-status employees and substitutes) have the ability to have their eligible insurance premiums deducted on a pre-tax basis. Amphitheater allows classified employees working 30 hours or more per week and certified employees holding a contract of 75 percent or greater the ability to participate in the District sponsored Flexible Spending Account programs; OR an active certified employee of the Employer holding a contract of 75 percent or greater. 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 of the month that follows the date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is \$25,000.
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.
Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 70 percent at age 70 and to 62.5 percent at age 75.

Other Basic Life Features and Services

- 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

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Amphitheater Unified School District #10. 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 Amphitheater Unified School District #10 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

www.standard.com

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