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**Benefits at a Glance for School District No. 1 Health and Welfare Trust  
PAT Members**

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**Group Policy # 750971**

**Effective Date February 1, 2015**

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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 insurance is included in a portion of the premiums paid to the School District No.1 Health and Welfare Trust.

### **Eligibility**

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

You are a Member if you are:

- An active temporary, part-time, or full-time PAT employee of the Employer, actively at work at least 20 hours each week or .5 FTE each week.

You are not a member if you are a PAT temporary employee, a seasonal employee, a leased employee, an independent contractor, or a full-time member of the armed forces of any country.

#### **Eligibility Waiting Period**

If you are hired on or before the 15<sup>th</sup> of the month, coverage begins the 1<sup>st</sup> of the month following your date of hire. If you are hired on or after the 16<sup>th</sup> of the month, coverage begins the 1<sup>st</sup> of the month following 1 month of employment.

### **Benefits**

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

Your Basic Life coverage amount is \$50,000

#### **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 amounts reduces to 81 percent at age 70; to 70 percent at age 75; to 62 percent at age 80; to 56 percent at age 85, to 53 percent at age 90; and to 51 percent at age 95. Amounts are rounded to the next higher multiple of \$500, if not already a multiple of \$500.

## **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
- 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 School District No. 1 Health and Welfare Trust. 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 School District No. 1 Health and Welfare Trust 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.*