



**Benefits at a Glance for School District No. 1 Health and Welfare Trust
PFSP, DCU & ATU Members**

**Group Policy # 750971
Effective Date February 1, 2015**

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

Definition of a Member

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

- An active part-time or full-time PFSP employee of the Employer who is enrolled in medical Option 1 of the School District No. 1 Health and Welfare Trust Plan; or
- An active full-time ATU employee of the Employer who is enrolled in medical Option 1 of the School District No. 1 Health and Welfare Trust Plan; or
- An active full-time DCU employee of the Employer who is enrolled in medical Option 1 of the School District No. 1 Health and Welfare Trust Plan; or
- An active temporary PFSP, ATU or DCU employee of the Employer who is enrolled in full-time medical or part-time Option 1 Medical Trust Benefits; and
- Actively at Work at least 20 hours each week or .5 FTE each week.

You are not a member if you are a temporary employee, other than a temporary employee who is enrolled in full-time medical or part-time Option 1 Medical Trust benefits, 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 15th of the month, coverage begins the 1st of the month following your date of hire. If you are hired on or after the 16th of the month, coverage begins the 1st of the month following 1 month of employment.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$30,000

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

- 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
- 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.