



# 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 St. Louis County Government.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are a regular employee of St. Louis County Government and actively working at least 30 hours each week. 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.
<b>Class Definition</b>	<b>Class 1</b> Civilian Employees <b>Class 2</b> Commissioned Police Officers
<b>Eligibility Waiting Period</b>	<b>Class 1</b> You are eligible on the first day of the month that follows or coincides with 30 days as a member. <b>Class 2</b> You are eligible on the date you become a member.

Benefits	
<b>Basic Life Coverage Amount</b>	<b>Class 1</b> Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$500,000. <b>Class 2</b> Your Basic Life coverage amount is 2 times your annual earnings to a maximum of \$250,000.

## Benefits Continued

### Basic AD&D Coverage Amount

**Class 1** 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.

**Class 2** None

### Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 50 percent at age 70.

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- 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 St. Louis County Government. 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 St. Louis County Government 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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