



Benefits at a Glance for South St. Paul Public Schools Special School District No. 6

Group Policy # 753349
Effective Date January 1, 2016

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 South St. Paul Public Schools Special School District No. 6.

Eligibility

Definition of a Member

You are a member if you are an active employee of South St. Paul Public Schools Special School District No. 6 and regularly working at least 30 hours each week **OR** an active Education Support Professional of South St. Paul Public Schools Special School District No. 6 and regularly working at least 20 hours per 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.

Class Definition

Class 3 Admin District Support, Technology, District/Student Support, all other employees

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is 1 times your annual earnings to a maximum of \$250,000.

Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$150,000.

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 Reduction

Your Basic Life and AD&D insurance coverage amounts do not reduce due to age.

Other Basic Life Features and Services

- Accelerated Benefit
- 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 South St. Paul Public Schools Special School District No. 6. 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 South St. Paul Public Schools Special School District No. 6 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.