



Benefits at a Glance for Washington Counties Insurance Fund

Group Policy # 645273

Effective Date January 1, 2009

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 employee'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 your employer participating in the Washington Counties Insurance Fund.

Eligibility

Eligible Employee

To be eligible you must be one of the following:

- An active employee of a participating employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor; or
- An active elected official of an employer participating in the Washington Counties Insurance Fund.

Waiting Period Before Becoming Eligible for Insurance

None for those that meet the definition of an eligible employee on the group policy effective date. All other employees become eligible on the first day of the month coinciding with or next following the date they become an eligible employee.

Benefits

Employee Coverage Amount

You may apply for an Option of Basic Life coverage are as follows:

Option 1: \$12,000

Option 2: \$15,000

Option 3: \$24,000

Option 4: 1 times annual earnings to a maximum of \$100,000

Option 5: 1 times annual earnings to a maximum of \$150,000

Option 6: \$36,000

Option 7: \$48,000

AD&D Insurance

For accidental loss of life, the amount of this insurance benefit is equal to the employee Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the AD&D insurance coverage amount.

Dependents Life Insurance

The insurance policy provides \$1,000 of coverage for the employee's eligible spouse/domestic partner.*

The insurance policy also provides \$1,000 of coverage for the employee's eligible child(ren).

Age Reductions

Under this policy, insurance coverage reduces to 65 percent at age 70, 45 percent at age 75, and 30 percent at age 80.

*If participating employer covers domestic partnerships.

Other Life Features & Services

- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Repatriation Benefit
- Accelerated Benefit
- MEDEX[®] Travel Assist
- Standard Secure Access account payment option

Other AD&D Features

- Seat Belt Benefit
- Air Bag Benefit
- Family Benefits Package
- Expanded AD&D Package
- Coma Benefit

This information is only a brief description of the group Life/AD&D insurance policy sponsored by the Washington Counties Insurance Fund. 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, and exclusions. The Standard and the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.