



Benefits at a Glance for the Medford School District

Group Policy # 753117
Effective Date October 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, or his or her dependent'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 the Medford School District.

Eligibility

Definition of a Member

You are a member if you are an active Employee or Temporary Teacher of the Medford School District hired for 45 or more consecutive days and regularly working at least 20 hours each week, other than Administrators. You are not a member if you are a substitute, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 2 All other Members, other than Administrators

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with one month of membership.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$11,000.

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 reduce by 35 percent at age 70, by 55 percent at age 75, by 70 percent at age 80, by 80 percent at age 85, by 85 percent at age 90, and by 90 percent at age 95.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse/domestic partner is \$1,000.

The Basic Dependents Life coverage amount for each of your eligible children is \$1,000.

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
- Coma 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 and Basic Dependents Life insurance policy sponsored by the Medford School District. 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 the Medford School District 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.