



TheStandard®  
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**A Plan for the  
Public Employees'  
Benefits Program**

# Group Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

FOR RETIRED MEMBERS OF THE STATE OF NEVADA  
PUBLIC EMPLOYEES' BENEFITS PROGRAM

Answers to your questions about coverage from Standard Insurance Company



STANDARD INSURANCE COMPANY

## About This Brochure

This booklet is designed to answer some common questions about the group Basic Life and AD&D (Accidental Death and Dismemberment) insurance coverage being offered by the State of Nevada Public Employees' Benefits Program (PEBP) to eligible retirees. It is not intended to provide a detailed description of the coverage.

If coverage becomes effective and you become insured, you may access a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events at [www.standard.com/mybenefits/nevada](http://www.standard.com/mybenefits/nevada). The controlling provisions will be in the *group policy* issued by Standard Insurance Company. Neither the certificate nor the information presented in this brochure modify the group policy or the insurance coverage in any way. If you have additional questions, please go to [www.standard.com/mybenefits/nevada](http://www.standard.com/mybenefits/nevada) or call **888.288.1270**.

Please note that defined terms and provisions from the *group policy* are italicized in the following material.



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# Group Basic Life and Accidental Death and Dismemberment (AD&D) Insurance Benefits

## Commonly Asked Questions

The following information provides details to give you a better understanding of group Basic Life and AD&D insurance available from The Standard.

### Am I eligible for this coverage?

To be a *member* and eligible for Basic Life coverage, you must be covered under the PEBP sponsored Medical Plan and one of the following:

- A retiree of the *policyholder* who is receiving any distribution of benefits from the Public employees' retirement system (PERS), Judges' retirement system, Legislators' retirement system, or the retirement program for professional employees offered by or through the Nevada System of Higher Education per NAC 287.135; or
- A retiree who is eligible to join PEBP upon retirement pursuant to NRS 287.023.

You are not eligible if you are a retiree who is a reinstated retiree per NRS 287.0475, a surviving *spouse*, a full-time member of the armed forces of any country, or a retiree who initially opted out of the *policyholder* sponsored medical plan (this will not apply to a retiree who initially opted out of the *policyholder* sponsored medical plan due to participation in the PPO Value Plan).

### When does my Basic Life and AD&D insurance go into effect?

The effective date of this plan is July 1, 2003. Your coverage becomes effective on the date you become eligible. *Evidence of insurability* is not required.

### Is Voluntary Life coverage also available to me?

If you are insured for Basic Life and AD&D, you may also apply for Voluntary Life coverage to supplement your Basic Life amount. You may apply for \$10,000, or any multiple of \$5,000 up to \$50,000, or both. *Evidence of insurability* may be required, depending on when you apply.

### How much coverage is provided under the Basic Plan?

You are covered for \$10,000 of Basic Life insurance.

## Is Accidental Death and Dismemberment (AD&D) coverage also included?

You are covered for \$10,000 of Basic AD&D insurance.

You or your beneficiaries may be eligible to receive an additional benefit amount in the event of death or dismemberment as a result of an accident. The amount of the AD&D insurance benefit for loss of life is equal to the amount payable for Basic Life insurance coverage on the date of the accident. The amount of the AD&D insurance benefit for other covered losses is a percentage of the amount payable for Basic Life insurance coverage on the date of the accident, as shown below:

Loss	Percentage Payable
Hand or foot . . . . . <i>(even if the severed part is surgically reattached)</i>	50%
Sight in one eye . . . . .	50%
Audible speech . . . . .	50%
Hearing in both ears . . . . .	50%
Two or more of the losses listed above . . . . .	100%
Thumb and index finger of the same hand <sup>1</sup> . . . . .	25%
Life . . . . . <i>(if the insured employee disappears and the disappearance is caused solely and directly by an accident that could have reasonably resulted in death) <sup>2</sup></i>	100%
Life . . . . . <i>(by accidental exposure to adverse weather conditions)</i>	100%
Quadriplegia . . . . .	100%
Hemiplegia . . . . .	50%
Paraplegia . . . . .	75%

The *loss* must occur due to an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a physician in the appropriate specialty as determined by us.

1 This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

2 The disappearance must occur independently of all other causes and continue for a period of 365 days after the date of the accident despite reasonable search efforts.

## How much coverage is provided for my spouse?

Your spouse is insured for \$1,000 of Dependents Life Insurance.

## How much coverage is provided for my eligible dependent children?

Your dependent children are covered for \$1,000 of Dependents Life Insurance.

## Who qualifies as an eligible dependent child?

Your following unmarried children qualify for coverage from live birth to age 19 (to age 24 if a full-time student).

- Natural or adopted child
- Stepchild who lives in your home
- Disabled children as provided in the group policy
- Child for whom you have legal guardianship under a court order, if living in your home.

*A child may not be insured by more than one member.*

## Are there any other benefits with the Basic Life coverage from The Standard?

### Repatriation Benefit

The Standard pays an additional benefit, the Repatriation Benefit, if you die more than 200 miles from your primary place of residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or ten percent of the Life Insurance Benefit.

### Additional AD&D Benefits

The AD&D coverage includes the following additional benefits. Please refer to your certificate of insurance for the complete provisions.

- **Air Bag Benefit.** An *Air Bag Benefit* may be payable in the event you die as a result of an *automobile* accident and you were seated in the driver's or a passenger's seating position intended to be protected by the Air Bag System and the Air Bag System deploys. The *Air Bag Benefit* is the lesser of (1) \$5,000 or (2) the amount of AD&D *insurance benefit* payable for *loss* of your life.
- **Seat Belt Benefit.** A *Seat Belt Benefit* may be payable in the event you die as a result of an *automobile* accident and you were properly wearing and using a seat belt system. The *Seat Belt Benefit* is the lesser of (1) \$20,000 or (2) the amount of AD&D *insurance benefit* payable for *loss* of your life.
- **Child Care Benefit.** A *Child Care Benefit* may be payable if child care is necessary in order for your *spouse* to work or be retrained. The *Child Care Benefit* equals the total child care expense incurred by your *spouse* within 36 months after the date of your death for all *children* under age 13, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D *insurance benefit*, whichever is less.
- **Higher Education Benefit.** A *Higher Education Benefit* may be payable if your *child* is, within 12 months after your death, registered and in full time attendance at an accredited institution of higher education beyond high school. The *Higher Education Benefit* equals the tuition expenses incurred per *child* within 4 years after the date of your death, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D *insurance benefit*, whichever is less.
- **Career Adjustment Benefit.** A *Career Adjustment Benefit* may be payable if your *spouse* is, within 36 months after your death, registered and in attendance at a professional or trades training program for the purpose of obtaining employment or increasing earnings. The *Career Adjustment Benefit* is the tuition expenses for training incurred by your *spouse* within 36 months after the date of your death, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D *insurance benefit*, whichever is less.
- **Public Transportation.** A *Public Transportation Benefit* may be payable if you die as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation. The *Public Transportation Benefit* is the lesser of (1) \$200,000 or (2) 100% of the amount of the AD&D *insurance benefit* otherwise payable for the *loss* of your life.
- **Coma Benefit.** A *Coma Benefit* may be payable if you become comatose for at least 31 days as a result of a covered accident. The *Coma Benefit* is 1% per month of the remainder of the AD&D *insurance benefit* payable for *loss* of life after reduction by any AD&D *insurance benefit* paid for any other *loss* as a result of the same accident. Payments for coma will not exceed a maximum of 11 months.

## What are the exclusions for Basic Life and AD&D Insurance?

There are no exclusions for Basic Life Insurance.

AD&D *insurance benefits* are not payable for death or dismemberment caused or contributed to by:

- *War* or act of *war*, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted *injury* while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a *physician*
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

## How are benefits paid?

For benefit amounts less than \$25,000, The Standard issues a check to each designated *beneficiary*. The Standard pays amounts of \$25,000 or more to each designated *beneficiary* by depositing funds into Standard Secure Access — a convenient, no fee, interest-bearing draft account.

With Standard Secure Access, each *beneficiary* receives a personalized checkbook and has complete control of the account. *Beneficiaries* can write checks as needed or for the full amount. This arrangement allows *beneficiaries* to earn competitive interest rates on their benefits while they take the necessary time to consider financial decisions and evaluate their choices.

## Will insurance benefits be reduced as I grow older?

Your Basic Life and AD&D coverage will not reduce because of age.

## When does coverage end?

Basic Life and AD&D coverage ends automatically on the earliest of the following:

- The last day for which premium was paid for your insurance;
- The date the *group policy* terminates or is amended to terminate coverage for your class;
- The date you cease to be a *member*; however, insurance may continue for limited periods under certain circumstances described in the *group policy*.
- The last day of the calendar month in which your Employer ceases to participate under the *group policy* or under Standard Insurance Group Policy 642682-A.

Dependents Life coverage for your *spouse* and *children* ends automatically on the earliest of the following:

- Five months after the date you die
- The date your Voluntary Life insurance ends

- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse*, the date of your divorce
- For a *child* who is disabled, 90 days after we mail you a request for proof of *disability*, if proof is not given

### If my Basic Life insurance ends or reduces, may I convert to an individual policy?

If your Basic Life insurance from The Standard ends or reduces for any reason other than failure to pay premiums, the *Right to Convert* provision allows you to convert your Basic Life coverage to certain types of individual life insurance policies without having to provide *evidence of insurability*. You must apply for conversion and pay the required premium within 31 days after group coverage ends or reduces. AD&D insurance may not be converted.

### What is the process for designating a beneficiary?

Effective July 1, 2003, The Standard is administering the beneficiary designations for the Basic Life/AD&D and Voluntary Life insurance sponsored by the State of Nevada Public Employees' Benefits Program. The beneficiary designation applies to both Basic Life/AD&D and Voluntary Life/AD&D insurance under the Group Insurance Policy.

#### **A beneficiary designation may be made without electing Voluntary Life insurance.**

A beneficiary designation may be made via the enrollment system or by completing the Beneficiary Designation form, which can be accessed at [www.standard.com/mybenefits/nevada](http://www.standard.com/mybenefits/nevada).

If you do not name a *beneficiary*, or if you are not survived by one, benefits will be paid in equal shares to the first surviving class of classes below:

1. Your spouse.
2. Your children.
3. Your parents.
4. Your brothers and sisters.
5. Your estate.

### What if I have additional questions?

If you have any additional questions or for more information about how to apply for this important coverage, please contact **888.288.1270** or access [www.standard.com/mybenefits/nevada](http://www.standard.com/mybenefits/nevada).

## About Standard Insurance Company

The State of Nevada Public Employees' Benefits Program has chosen Standard Insurance Company to provide group Basic and Voluntary Life coverage to eligible retirees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a nationwide presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Just as others count on you, you can count on The Standard for Life insurance for your time of need.



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