



Benefits at a Glance for State of Ohio Exempt Employees

Policy # 645571

Effective Date July 1, 2007

Group Basic Life and Occupational Accidental Death & Dismemberment Insurance

This information is only a brief description of the Basic Life/AD&D insurance policy sponsored by the State of Ohio. Full coverage details are provided in the certificate of coverage.

Basic Life Insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit to exempt employees of one time their annual salary in the event of their covered death.

Basic Occupational Accidental Death and Dismemberment (AD&D) provides a benefit to exempt employees of an additional one time their annual salary (for a total of two times their annual salary), as well as provides a percentage of the benefit for the loss of a limb, hearing, sight or other serious injury while still living.

The cost of Basic Life and Occupational Accidental Death & Dismemberment is paid by the State of Ohio.

Eligibility

Eligible Employee

Eligible employees include all permanent part-time and full-time exempt employees who have completed one year of continuous state service. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

There is no waiting period for those that meet the definition of an eligible employee effective July 1, 2007. All other exempt employees will become eligible effective upon the attainment of one year of continuous state service.

Benefits

Employee Coverage Amount

The Basic Life coverage amount is one time an employee's annual salary to a maximum of \$1,000,000.

Occupational AD&D Insurance

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

Age Reductions

There is no reduction of basic coverage based upon the exempt employee's age.

Other Life Features & Services

- Right to Convert Provision
- Portability of Insurance Provision
- Repatriation benefit
- 75% Accelerated benefit
- Standard Secure Access account payment option
- Beneficiary Counseling

Other AD&D Features

- Seat Belt Benefit
- Air Bag Benefit
- Higher Education Benefit
- Career Adjustment Benefit
- Child Care Benefit
- Loss due to exposure
- Disappearance
- Common Disaster Benefit
- Loss of speech or hearing
- Benefit for Paralysis
- Public Transportation Benefit
- Occupational Assault

The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions as well as an explanation of when The Standard and the employer may increase the cost of coverage, amend or cancel the policy.