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**Benefits at a Glance for The University of Alabama System Office**

**Group Policy # 643197-B**  
**Effective Date January 1, 2013**

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## **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 The University of Alabama System Office.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are an active regular full-time employee of The University of Alabama System Office and regularly working at least 40 hours each 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 1 Members with annual earnings less than \$24,000
- Class 2 Members with annual earnings of at least \$24,000 but less than \$30,000
- Class 3 Members with annual earnings of at least \$30,000 but less than \$40,000
- Class 4 Members with annual earnings of at least \$40,000

#### **Eligibility Waiting Period**

None.

### **Benefits**

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#### **Basic Life Coverage Amount**

Your Basic Life coverage amount is as follows:

- Class 1 \$30,000
- Class 2 \$37,500
- Class 3 \$50,000
- Class 4 1.25 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, to a maximum of \$300,000.

#### **Basic AD&D Coverage Amount**

For a covered accidental loss of life, your Basic AD&D coverage amount is \$22,500. For other covered losses, a percentage of this benefit will be payable.

### Age Reductions

Your insurance will not be reduced because of your age.

### Other Basic Life Features and Services

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- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance

### Other Basic AD&D Features

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- Air Bag Benefit
- Common Disaster 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 insurance policy sponsored by The University of Alabama System. 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 University of Alabama System 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.*