Benefits at a Glance for Washington Counties Insurance Fund

Group Policy # 645273-G
Effective Date March 1, 2020

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 Basic Life insurance is paid by your employer participating in the Washington Counties Insurance Fund. The employer also elects the amount of coverage.

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 or at least 80 hours each month, whichever is less; or
- An active elected official of a participating employer.

An eligible employee does not include a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Waiting Period Before Becoming Eligible for Insurance

If you are a firefighter: You are eligible on the date you become an eligible employee.

For members other than firefighters: You are eligible on the first day of the month coinciding with or next following the date you become an eligible employee

Benefits

Employee Coverage Amount

Your employer has elected to provide Basic Life insurance coverage for you in the amount of $50,000.

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

Dependents Life insurance, if offered by your employer, may require premium payment by employees electing coverage. Contact your employer for more information, including applicable age reductions.

If offered by your employer, $1,000 of coverage is available for your eligible spouse or domestic partner, and $1,000 of coverage is available for each of your eligible children.

Age Reductions

Under this policy, Basic Life and AD&D insurance coverage reduces to 65 percent at age 70, 45 percent at age 75, and 30 percent at age 80 (based on the age of the employee on the last December 31).

Other 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 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 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 and when the Standard and the policyholder 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.