



# Group Basic Life and Accidental Death and Dismemberment Insurance

Group 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 contributory or non-contributory, as determined by the employer.

## Eligibility

<b>Definition of a Member</b>	An active employee of a Participating Employer of the Printers' Disability Trust and regularly working at least 30 hours each week. 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.
<b>Eligibility Waiting Period</b>	The eligibility waiting period will be determined by the employer.

## Benefits

<b>Basic Life Coverage Amount</b>	The Life coverage amount is in increments of 1, 1.5 or 2 times annual earnings to a maximum of \$150,000, with a minimum coverage amount of \$10,000.  NOTE: An additional \$20,000 of coverage for each employee is paid by Trustees of the Printers' Disability Trust.
<b>Basic AD&amp;D Coverage Amount</b>	For a covered accidental loss of life, the Basic AD&D coverage amount is equal to the Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
<b>Life Age Reductions</b>	Basic Life and AD&D insurance coverage amount reduces to 70 percent at age 70, to 40 percent at age 75, and to 35 percent at age 80.
<b>Basic Dependents Life Coverage Amount</b>	The Basic Dependents Life coverage amount for the eligible spouse is in increments of \$1,000 from \$10,000 to a maximum of \$30,000.  The Basic Dependents Life coverage amount for each eligible child is \$5,000.

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- 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

- 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 Trustees of the Printers' Disability Trust. 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 Trustees of the Printers' Disability Trust 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.

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