



# 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 covered death. Group 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 California State University.

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are an active employee of The California State University and one of the following:</p> <ul style="list-style-type: none"> <li>• Appointed half-time or more for more than six months in an executive, management, confidential, bargaining Unit 1, Unit 3, teaching associate, Unit 4, Unit 8, CSUEU (Units 2, 5, 7 and 9), Unit 13 or Unit 10 position</li> <li>• Appointed for at least six (6) weighted teaching units or more for at least one semester or two or more consecutive quarter terms in a lecturer or coach academic year position (Unit 3)</li> </ul> <p>You are not a member if you are a full-time member of the armed forces.</p>
<b>Class Definition</b>	<p><b>Class 1</b> Executive members</p> <p><b>Class 2</b> Management members</p> <p><b>Class 3</b> Confidential members</p> <p><b>Class 4</b> Unit 3 members</p> <p><b>Class 5</b> Teaching associate members</p> <p><b>Class 6</b> Unit 4 members</p> <p><b>Class 7</b> Unit 8 members</p> <p><b>Class 8</b> CSUEU (Units 2, 5, 7 and 9) members</p> <p><b>Class 9</b> Unit 1 members</p> <p><b>Class 12</b> Unit 13 members (Core ELP Instructors-CSULA)</p> <p><b>Class 13</b> Unit 10 members</p>
<b>Eligibility Waiting Period</b>	<p>You are eligible on the first day of the calendar month that follows the date you become a member.</p> <p><b>Class 13</b> Your eligibility waiting period will be reduced by any continuous period as an employee of the employer immediately prior to the date you become a member.</p>

# Benefits

## Basic Life Coverage Amount

Your Basic Life coverage amount is equal to:

- Class 1** \$250,000
- Class 2** \$100,000
- Class 3** \$50,000
- Class 4** \$50,000
- Class 5** \$50,000
- Class 6** \$25,000
- Class 7** \$50,000
- Class 8** \$50,000
- Class 9** \$25,000
- Class 12** \$10,000
- Class 13** \$10,000

## Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

- Class 5** None

## Age Reductions

Basic Life and AD&D insurance coverage amounts do not reduce due to a change in age.

## 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

- Air Bag 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 California State University. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and The California State University 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. View your group certificate by visiting our website at [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu). For more complete details of coverage, contact The Standard at 800.378.5745.

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