



## 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. 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 CASE.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are an active member in good standing or an active manager of CASE in State Employment and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal member, a full-time member of the armed forces, a leased member or an independent contractor.
<b>Class Definition</b>	Class 1: Active Member in Good Standing with CASE. Class 3: Active Office Managers of CASE.
<b>Eligibility Waiting Period</b>	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with the date you become a member.

Benefits	
<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$10,000.
<b>Basic AD&amp;D Coverage Amount</b>	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.
<b>Age Reductions</b>	Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65, by 50 percent at age 70 and by 65 percent at age 75.

## 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

For purposes of coverage information provided in Group Basic Life and AD&D insurance Coverage Highlights, CASE means, California Attorneys, Administrative Law Judges, & Hearing Officers in State Employment, who is the Policyholder.

This information is only a brief description of the group Basic Life and AD&D insurance policy sponsored by CASE. 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 CASE 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 plan administrator.



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