



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 Albuquerque Public Schools.

Eligibility

Definition of a Member

You are a member if you are an active employee of Albuquerque Public Schools, other than a superintendent, and one of the following:

1. An active, full-time employee of the employer* (including one classified by the employer as a cafeteria employee and a short-term contract employee designated as benefits-eligible by the employer), regularly working at least the number of hours per week required by the employer, but not less than 30
2. An active, full-time employee of the employer who has completed 12 continuous months of service or one contract year of employment and who elects to move to part-time status of .45 FTE or greater (employee continues to maintain at least 45% or more of the full-time hours of the occupied position)
3. An active, part-time employee of the employer who has been continuously insured under the employer's group life insurance plan since November 30, 2003

*For employees of the employer who are assigned full time to perform services for one of the following ("union") pursuant to a collective bargaining agreement between the employer and the union, employer includes the union:

- Albuquerque Educational Assistants Association (AEAA)
- Albuquerque Secretarial/Clerical Association (ASCA)
- Albuquerque Teachers Federation (ATF)
- Food Services Unit covered by the Communication Workers of America (CWA)
- Maintenance and Operations staff covered by the Communication Workers of America (CWA M&O)
- Police Officers covered by the Educational Police Officers Association (EPOA)

You are not a member if you are a temporary or seasonal employee, a substitute, a full-time member of the armed forces, a leased employee or an independent contractor.

Eligibility Continued

Class Definition

Class 1 All eligible active members, other than an active member covered in a class below

Class 8 All eligible, active part-time members, other than an active member who was previously retired but has returned to active work, and who elect to retain their retiree Life benefits

Eligibility Waiting Period

You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is equal to \$30,000.

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.

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
- 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 Albuquerque Public Schools. 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 Albuquerque Public Schools 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 the APS Employee Benefits Department.

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[standard.com](https://www.standard.com)

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