



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 Government of the United States Virgin Islands.

Eligibility	
Definition of a Member	You are a member if you are an active employee of Government of the United States Virgin Islands and regularly working at least 30 hours each week and one of the following: • A full-time Port Authority employee; • A Government, University employee; or • A full-time Frederiksted Health Center employee You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 1 All active Port Authority members Class 2 All other members
Eligibility Waiting Period	You are eligible on the first day of the month that follows or coincides with becoming a member.

Benefits	
Basic Life Coverage Amount	Class 1 Your Basic Life coverage amount is 1.5 times your annual earnings, rounded to the next higher multiple of \$1,000, to a maximum of \$100,000. Class 2 \$10,000

Benefits Continued

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

Your Basic Life and AD&D insurance coverage amounts will not be reduced due to your 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

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit
- 3rd Degree Burn Benefit
- Occupational Assault Benefit
- Public Transportation Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Government of the United States Virgin Islands. 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 Government of the United States Virgin Islands 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 human resources representative.



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