



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 paid by Renown Health, except for the cost of your dependent's insurance, which is paid by you through payroll deduction. Enrollment materials needed to elect coverage will be provided.

Eligibility	
Definition of a Member	You are a member if you are an active employee of Renown Health and regularly working at least 20 hours each week. 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 Management exempt employees Class 2 Professional exempt employees Class 3 Non-exempt employees Class 4 All management level vice presidents and above
Eligibility Waiting Period	You are eligible on the first day of the month coinciding with or next following 30 days as a member.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is equal to: Class 1 2 times your annual earnings*, to a maximum of \$300,000. Class 2 1 times your annual earnings*, to a maximum of \$200,000. Class 3 1 times your annual earnings*, to a maximum of \$100,000. Class 4 3 times your annual earnings*, to a maximum of \$2,000,000. Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$1,200,000. *Rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.

Benefits

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 reduce by 50% at age 70 and by 70% at age 80.
Basic Dependents Life Coverage Amount	The Basic Dependents Life coverage amount for your eligible spouse is \$2,000. Your spouse is the person to whom you are legally married. The Basic Dependents Life coverage amount for each of your eligible children is \$2,000.

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

- 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 and Basic Dependents Life insurance policy sponsored by Renown Health. 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 Renown Health 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 costs and more complete details of coverage, contact your human resources representative.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

SI 20411

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