



# GROUP BASIC LIFE 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.

The cost of this insurance is paid by North East Independent School District.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are an active employee of North East Independent School District 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.
<b>Class Definition</b>	<b>Class 1</b> Superintendents <b>Class 2</b> Associate Superintendents <b>Class 3</b> All other members
<b>Eligibility Waiting Period</b>	You are eligible on the date you become a member.

Benefits	
<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is: <b>Class 1</b> \$120,000 <b>Class 2</b> \$80,000 <b>Class 3</b> \$15,000
<b>Age Reductions</b>	Basic Life insurance coverage amounts do not reduce due to age.

Other Basic Life Features and Services	
<ul style="list-style-type: none"> <li>Accelerated Benefit</li> <li>Life Services Toolkit</li> <li>Portability of Insurance Provision</li> <li>Repatriation Benefit</li> </ul>	<ul style="list-style-type: none"> <li>Right to Convert Provision</li> <li>Standard Secure Access account payment option</li> <li>Travel Assistance</li> <li>Waiver of Premium</li> </ul>

This information is only a brief description of the group Basic Life insurance policy sponsored by North East Independent School District. 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 North East Independent School District 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 Employee Benefits Department.

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