



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 your employer, Montgomery County.

Eligibility	
Definition of a Member	You are a member if you are a regular employee of Montgomery County and actively working at least 21 hours each week. You are not a member if you are a Public Health employee, a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 1 Union members, other than BCC-AFSCME and SEIU members Class 2 All other members
Eligibility Waiting Period	If you are already a member on the date the group policy is effective, you are eligible on the first day of the calendar month that follows the date you become a member. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month that follows the date you become a member.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is: Class 1 \$50,000 Class 2 \$60,000
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	Your insurance will not be reduced because of your age.

Other Basic Life Features and Services

- Accelerated Death Benefit
- Life Services Toolkit
- Portability of Insurance
- Repatriation Benefit
- Right to Convert
- Standard Secure Access account payment option
- Travel Assistance

Other Basic AD&D Features

- Air Bag and Seat Belt Benefit
- Assault Benefit
- Family Benefits Package (includes, Career Adjustment, Child Care, and Higher Education Benefits)
- Helmet Benefit
- Line of Duty Benefit
- Public Transportation Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Montgomery County. 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 Montgomery County 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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