



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 insurance provides 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 Dallas County.

Eligibility	
Definition of a Member	You are a member if you are a regular employee of Dallas County and actively working at least 30 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.
Eligibility Waiting Period	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first of the month following 30 days.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is 1x annual earnings, rounded to next the \$1,000. Maximum benefit: \$50,000 Minimum benefit: \$20,000
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 reduce to 65% at age 70, to 40% at age 75, to 25% at age 80, to 15% at age 85 and to 10% at age 90.

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
- Waiver of Premium

Other Basic AD&D Features

- Air Bag and Seat Belt Benefit
- Family Benefits Package (includes, Career Adjustment, Child Care and Higher Education Benefits)
- Helmet Benefit

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



Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

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