



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 their 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 Howard County Maryland, 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	<p>You are a member if you are one of the following:</p> <ol style="list-style-type: none"> 1. An active employee of Howard County Maryland who is actively working at least 20 hours each week; 2. An active volunteer fire fighter as defined in the Howard County code section 17.103. <p>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.</p>
Class Definition	<p>Class 1: Full-time employees (other than law enforcement employees, career fire fighter employees, emergency communication employees, library employees, and volunteer fire fighter employees)</p> <p>Class 2: Library employees and part-time employees, other than part-time volunteer fire fighter employees</p> <p>Class 3: Full-time law enforcement employees, career fire fighter employees, and emergency communication employees</p> <p>Class 4: Full-time voluntary fire fighters residing in the United States</p>
Eligibility Waiting Period	<p>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 following 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 month following the date you become a member.</p>

Benefits

Basic Life Coverage Amount	<p>Your Basic Life coverage amount is:</p> <p>Class 1 and Class 3 2 times your annual earnings rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000 and the minimum amount is \$10,000.</p> <p>Class 2 Your choice of one of the following options:</p> <p>Option 1: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000 and the minimum amount is \$10,000.</p> <p>Option 2: 2 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000 and the minimum amount is \$10,000.</p> <p>Option 3: 3 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000 and the minimum amount is \$10,000.</p> <p>Class 4 \$10,000</p>
Basic AD&D Coverage Amount	<p>Class 1, 3 and 4: 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.</p> <p>Class 2: None</p>
Age Reductions	<p>Class 1 and Class 3 Basic Life and AD&D insurance coverage amounts reduce to 65% at age 70, and to 45% at age 75.</p> <p>Class 2 and Class 4 Your insurance will not be reduced because of your age.</p>
Basic Dependent Life Coverage Amount	<p>The Basic Dependent Life coverage amount for your eligible spouse is \$20,000. The Basic Dependent Life coverage amount for each of your eligible children is \$10,000.</p> <p>Your spouse will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.</p>

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
- Assault Benefit
- Family Benefits Package (includes, Career Adjustment, Child Care, and Higher Education Benefits)
- Helmet Benefit
- Line of Duty Benefit, for Class 3 and Class 4
- Public Transportation Benefit
- Seat Belt Benefit

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

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