Standard Insurance Company
Utah State University
Group Policy # 762781
Effective Date July 1, 2024

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 Utah State University except for the cost of your dependent's insurance, which is paid by you through payroll deduction. The enrollment process to elect coverage will be explained.

Eligibility

Definition of a Member	You are a member if you are regular benefit eligible employee of Utah State University and actively 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.
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 date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is 1 times your annual earnings, up to a maximum of $250,000 and a minimum of $10,000.
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.

Benefits **Continued**

Age Reductions	Basic Life and AD&D insurance coverage amounts reduce to 65% at age 67 and to 50% at age 70.
Basic Dependent Life Coverage Amount	The Basic Dependent Life coverage amount for your eligible spouse is $10,000. Your spouse is the person to whom you are legally married to, or your domestic partner. The Basic Dependent Life coverage amount for each of your eligible children is $5,000.

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

This information is only a brief description of the group Basic Life/AD&D and Basic Dependent Life insurance policy sponsored by Utah State University. 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 Utah State University 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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