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**Benefits at a Glance for Township High School District 211**

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**Group Policy # 165191****Effective Date January 1, 2019**

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## **Group Basic Life and Accidental Death and Dismemberment Insurance**

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. 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 Township High School District 211.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are an active employee of Township High School District 211 and regularly working at least .5 FTE as a certified staff employee or at least 37.5 hours each week as a non-certified staff employee. You are not a member if you are a temporary or seasonal employee (this does not include employees on a 10-month basis), a full-time member of the armed forces, a leased employee or an independent contractor.

#### **Class Definition**

Class 3 All Certified Staff, Teaching Assistants, Sign Language Interpreters, Occupational Therapists, Physical Therapists and Non-Certified Staff Nurses

#### **Eligibility Waiting Period**

You are eligible on the date you become a member.

### **Benefits**

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#### **Basic Life Coverage Amount**

Your Basic Life coverage amount is 1 times your basic yearly earnings rounded to the next higher \$1,000 if not already a multiple of \$1,000 to a maximum of \$200,000 with a minimum benefit amount of \$50,000.

#### **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 by 50 percent at age 70.

#### Other Basic Life Features and Services

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

#### Other Basic AD&D Features

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- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Township High School District 211. 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 Township High School District 211 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.*