



# 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 your Employer, 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	
<b>Definition of a Member</b>	You are a member if you are an active employee of a participating Employer, regularly working at least 30 hours per 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.
<b>Class Definition</b>	<b>Class 1</b> Physicians and Administrators
<b>Eligibility Waiting Period</b>	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 as elected by your Employer.

Benefits	
<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$100,000.
<b>Basic AD&amp;D Coverage Amount</b>	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount of \$100,000. For other covered losses, a percentage of this benefit will be payable.
<b>Age Reductions</b>	Basic Life and AD&D insurance coverage amounts reduce to 65 percent at age 65, and to 50 percent at age 70.

## Benefits Continued

### Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$5,000. Your spouse is the person to whom you are legally married to.

The Basic Dependents Life coverage amount for each of your eligible children is \$2,000.

## Other Basic Life Features and Services

- Accelerated 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 Benefit
- Common Disaster Benefit
- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

For purposes of coverage information provided in the Group Basic Life and AD&D insurance Coverage Highlight, MCMS, Inc. - Insurance Trust means Marion County Medical Society, Inc. - Insurance Trust, who is the Policyholder.

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by MCMS, Inc. - Insurance Trust. 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 MCMS, Inc. - Insurance Trust 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.



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