



Contributory Life and Accidental Death and Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the plan certificate or check with your human resources representative.

Eligibility

To be eligible for this plan:

- You must be an active safety employee of Washington County, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- You must be regularly working at least 20 hours each week

Employee Coverage Amount

You may elect Contributory Life coverage with one of four options:

- Option 1: Employee Life Insurance Benefit - \$10,000
 Employee AD&D Insurance Benefit – None
 Dependents Life Insurance Benefit – None
- Option 2: Employee Life Insurance Benefit - \$10,000
 Employee AD&D Insurance Benefit – None
 Dependents Life Insurance Benefit - \$2,000 Spouse and Child*
- Option 3: Employee Life Insurance Benefit - \$20,000
 Employee AD&D Insurance Benefit - \$10,000
 Dependents Life Insurance Benefit – None
- Option 4: Employee Life Insurance Benefit - \$20,000
 Employee AD&D Insurance Benefit - \$10,000
 Dependents Life Insurance Benefit – \$2,000 Spouse and Child*

*The amount of Dependents Life Insurance for your Spouse or Child may not exceed 100% of the amount of your Life Insurance.

All late applications are subject to medical underwriting approval.



Rates

If you elect Contributory Life insurance, your monthly premium rate for this plan is indicated as below:

Employee Life Insurance	\$.240 monthly per \$1,000 of Life Insurance
Dependents Life Insurance Spouse and Child:	\$.680 monthly per Member electing Dependents Life Insurance on their Dependents, regardless of the number of Dependents covered.
AD&D Insurance	\$.070 monthly per \$1,000 of AD&D Insurance in the table below.

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- An *evidence of insurability* requirement
- An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of *active work* as an eligible member.

Age Reductions

Under this plan, coverage reduces by 35 percent at age 70, 55 percent at age 75, 70 percent at age 80, 80 percent at age 85, 85 percent at age 90, and 90% at age 95. If you are age 70 or over, ask your human resources representative for the amount of coverage available.

Suicide Exclusion

This plan includes an exclusion for death resulting from suicide or other intentionally self-inflicted *injury*. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Waiver of Premium Provision

The Standard may continue your Life insurance without premium payments if you:

- Become *totally disabled* while insured under the *group policy*
- Are under the age of 60
- Complete the *waiting period* of 180 days
- Give us satisfactory *proof of loss*

Waiver of Premium does not apply to AD&D insurance.

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.



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Washington County
Contributory Life for Safety Employees
Coverage Highlights

When Spouse and Child Coverage Ends

Your brochure includes information about when your insurance ends. Any [*spouse*] and [*child*] coverage will automatically end on the earliest of the following:

- Five months after the date you die
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the *group policy*
- The date your *employer's* coverage under the *group policy* for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse*, the date of your divorce or legal separation
- For a *child* who is *disabled*, 90 days after we mail you a proof of *disability* request, if proof is not given



Accidental Death and Dismemberment (AD&D) Insurance

With Additional AD&D insurance from Standard Insurance Company, you or your *beneficiaries* may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

AD&D Insurance Coverage Amount

The amount of this *AD&D Insurance Benefit* for *loss* of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this *AD&D Insurance Benefit* for other covered *losses* is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye, [speech,] or hearing in both ears	50%
Two or more of the <i>losses</i> listed above	100%

Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an *AD&D Insurance Benefit* is payable.

Seat Belt Benefit	This provision provides an additional benefit in the event of a covered <i>automobile</i> accident.
Air Bag Benefit	This provision provides an additional benefit in the event of a covered <i>automobile</i> accident for which a <i>Seat Belt Benefit</i> is payable.
Family Benefits Package	Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the <i>Child Care Benefit</i> , <i>Higher Education Benefit</i> and <i>Career Adjustment Benefit</i> .
Line of Duty Benefit	This provision provides an additional benefit for public safety officers who suffer death or dismemberment in an accident while acting in the line of duty.

Limitations

The *loss* must occur solely by an accident and independently of all other causes, within 365 days after the accident. *Loss* of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by us.



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Coverage Highlights

Exclusions

AD&D Insurance Benefits are not payable for death or dismemberment caused or contributed to by:

- *War* or act of *war*, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted *injury*, subject to state variations
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a *physician*
- *Sickness* or *pregnancy* existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Coverage Ends

AD&D insurance for you will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your *Waiver of Premium* begins
- The date AD&D insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date your *employer's* coverage under the *group policy* for AD&D insurance terminates
- The date your employment terminates

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.