



Benefits at a Glance for Spokane County, State of Washington

Group Policy # 141513-E

Effective Date October 1, 1990

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 employee'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 the insurance for the employee is paid by Spokane County, State of Washington. The cost of the Dependents Life insurance is paid by the employee through payroll deduction. Any materials needed to elect this coverage will be provided.

Eligibility

Eligible Employee

An active employee of the employer working at least 18.75 hours each week. An eligible employee does not include a temporary or seasonal employee.

Waiting Period Before Becoming Eligible for Insurance

Employees hired on or after the 1st but before the 16th day of the calendar month become eligible on the first day of the calendar month following the date you become an eligible employee.

All other employees become eligible on the first day of the calendar month following 30 consecutive days as an eligible employee.

Benefits

Employee Coverage Amount

The Basic Life coverage amount is \$10,000.

AD&D Insurance

For accidental loss of life, the amount of this insurance benefit is equal to the employee Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the AD&D insurance coverage amount.

Dependents Life Insurance

The insurance policy provides \$1,000 or \$5,000 of coverage for the employee's eligible spouse.

The insurance policy also provides \$1,000 of coverage for the employee's eligible child(ren).

Age Reductions

Under this policy, insurance coverage does not reduce due to age.

Other Life Features & Services

- Right to Convert Provision
- Waiver of Premium
- Accelerated Benefits
- Standard Secure Access account payment option

Other AD&D Features

- Seat Belt Benefit
- Family Benefits Package

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Spokane County. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the employer may amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.