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## Benefits at a Glance for La Center School District

Policy #603277

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### Group Basic Life and Accidental Death & 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 this insurance is paid by La Center School District

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### Eligibility

#### Eligible Employee

All certified and classified employees other than those participating in the District HMO plan working 17 or more hours per week. An eligible employee does not include a temporary or seasonal employee.

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### 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 Basic Life coverage amount.

#### Age Reductions

Under this policy, insurance coverage reduces by 35 percent at age 70 and 50 percent at age 75.

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### Other Life Features & Services

- Right to Convert Provision
- Waiver of Premium
- Repatriation benefit
- Accelerated benefit
- Travel Assist

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### Other AD&D Features

- Seat Belt Benefit

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by La Center School District. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*