



Disability Protection for Professionals

Basic Life Benefit Summary

Group Basic Life insurance from Standard Insurance Company (The Standard) helps provide financial protection by promising to pay a benefit in the event of an eligible member'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.

Eligibility

Definition of a Member:

You are a Member if you are an active employee of the Employer who is regularly working at least 24 hours each 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.

Class Definition:

Class 1: CEO, Physicians and Administrators
Class 2: All other eligible Members

Eligibility Waiting Period:

You are eligible on the first day of the calendar month following 60 consecutive days as a Member.

Benefits

Basic Life Coverage Amount:

Class 1: 2 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$150,000.

Class 2: 1 times your Annual Earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$100,000.

Basic AD&D Coverage Amount:

The amount of your AD&D Insurance Benefit is equal to the amount of your Life Insurance Benefit. The amount payable for certain losses is less than 100% of the AD&D Insurance Benefit.

Age Reduction:

Insurance coverage amounts reduce by 35% at age 70 and 50% at age 75.

Other Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Repatriation Benefit
- Right to Convert Provision
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

For more information, visit
psetinsurance.com

This is only a brief description of coverage and is subject to the terms, conditions, exclusions and limitations of the master policy underwritten by The Standard Insurance Company. Details will be found in the policy and coverage may vary or may not be available in some states.