



Disability Protection for Professionals

Guess & Rudd P.C.

ID #445637

## 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:**

Regular employee of the Employer, actively working at least 20 hours per week, and a citizen or resident of the United States or Canada. 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.

**Eligibility Waiting Period:**

You are eligible on the first of the month coinciding with or following the date you become a Member.

### Benefits

**Basic Life Coverage Amount:**

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 \$400,000. Evidence Of Insurability required for Life and AD&D Insurance in excess of \$50,000 (the Guarantee Issue Amount).

**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](https://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.