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Benefits at a Glance for <b>Associated Employers Trust</b>	
Effective Date December 1, 2011	Option 3

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## 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 this insurance is paid by your employer.

### Eligibility

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#### Eligible Employee

An active employee of a participating employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or independent contractor.

#### Waiting Period Before Becoming Eligible for Insurance

Please contact your Human Resource Department for details.

### Benefits

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#### Employee Coverage Amount

The Basic Life coverage amount is 1 times annual earnings to a maximum of \$100,000.

#### 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.

#### Age Reductions

Under this policy, insurance coverage reduces by 35 percent at age 65 and 50 percent at age 70. Coverage terminates at your retirement.

### Other Life Features & Services

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- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Repatriation Benefit
- Accelerated Benefit
- MEDEX<sup>®</sup> Travel Assist

## Other AD&D Features

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

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Associated Employers Trust. 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 are available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*