



Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent'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 funded by contributions to an IRC Section 125 plan or by Johnson County Community College, except for the cost of your dependent's insurance, which is paid by you through payroll deduction. Enrollment materials needed to elect coverage will be provided.

Eligibility

Definition of a Member	You are a member if you are an active full-time employee of Johnson County Community College or with a 12 month, 10 month, or 9 month contract with Johnson County Community College and regularly working at least 40 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.
Eligibility Waiting Period	<p>If you were hired on the 1st of the month through the 20th of the month, you are eligible on the first of the month that follows the date you become a member. If you were hired on the 21st of the month or later, you are eligible on the first of the month that follows 1 consecutive month as a member.</p> <p>Your dependents will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.</p>

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is \$50,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 50 percent at age 75.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$25,000. Your spouse is the person to whom you are legally married.

The Basic Dependents Life coverage amount for each of your eligible children is \$5,000. Child means your child from live birth through the last day of the calendar year next following the date in which your child reaches age 26.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by Johnson County Community College. 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 Johnson County Community College 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 those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.

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