



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 paid by Howard County Maryland, except for the cost of your dependent's insurance, which is paid by you through payroll deduction.

Eligibility

Definition of a Member	You are a member if you are an active employee of Howard County Maryland and regularly working at least 20 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 3 - Full-time law enforcement employees, career fire fighter employees, and emergency communication employees
Eligibility Waiting Period	You are eligible on the first of the month that follows the date you become a member. Your dependents will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.

Benefits

Basic Life Coverage Amount	2 times your annual earnings to a maximum of \$500,000, with a minimum benefit of \$10,000.
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.
Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 70 and to 45 percent at age 75.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse is \$20,000. Your spouse is the person to whom you are legally married.

The Basic Dependents Life coverage amount for each of your eligible children is \$10,000. Child means your child from live birth through age 25.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- 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
- Line of Duty Benefit
- 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 Howard County Maryland. 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 Howard County Maryland 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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