



# 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 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 Riverside Sheriffs' Association Benefit Trust.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are an active dues-paying member in good standing of Riverside Sheriffs' Association Benefit Trust, other than a management employee, and actively working at least 30 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.
<b>Class Definition</b>	<b>Class 2</b> All other members
<b>Eligibility Waiting Period</b>	If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with becoming a member.

## Benefits

<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$50,000.
<b>Basic AD&amp;D Coverage Amount</b>	For a covered accidental loss of life, your Basic AD&D coverage amount is \$50,000.

## Benefits Continued

### Age Reductions

Basic Life insurance coverage amounts reduce to 65% at age 65 and to 50% at age 75.

## Other Basic Life Features and Services

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

## Other Basic AD&D Features

- Air Bag and Seat Belt Benefit
- Family Benefits Package (includes Career Adjustment, Child Care and Higher Education Benefits)
- Helmet Benefit
- Line of Duty Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Riverside Sheriffs' Association Benefit 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 Riverside Sheriffs' Association Benefit Trust 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 more complete details of coverage, contact your human resources representative.



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