



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 Fresno Unified School District, 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 employee of Fresno Unified School District and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee or a full-time member of the armed forces.
Class Definition	All active members
Eligibility Waiting Period	You are eligible on the first day of the calendar month following one month as a member.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is \$30,000.

Benefits Continued

Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to the amount of your Basic Life Insurance benefit. For other covered losses, a percentage of this benefit will be payable.
Age Reductions	Basic Life and AD&D insurance coverage amounts are not subject to reductions due to age.
Basic Dependents Life Coverage Amount	<p>The Basic Dependents Life coverage amount for your eligible spouse is \$1,500. Your spouse is the person to whom you are legally married to, or your domestic partner as recognized by law. The Basic Dependents Life coverage amount for each of your eligible children is \$1,500.</p> <p>For a covered accidental loss of life, the Basic Dependents AD&D coverage amount for your eligible spouse and each of your eligible children is equal to the amount of the Basic Dependents Life coverage amount. For other covered losses, a percentage of this benefit will be payable.</p>

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
- Common Disaster Benefit
- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

This information is only a brief description of the group Basic Life with AD&D and Basic Dependents Life insurance policy sponsored by Fresno Unified School District. 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 Fresno Unified School District 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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