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## Benefits at a Glance for South Colonie Central School District

Group Policy # 445323  
Effective Date July 1, 2014

# Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from The Standard Life Insurance Company of New York helps provide financial protection by promising to pay a benefit in the event of an insured member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance provides a benefit in the event of an insured member's covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by South Colonie Central School District.

## Eligibility

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### Definition of a Member

You are a member if you are an active Support Supervisor; Teacher working at least .50 of the time that a full-time employee in the same position would work; Teaching Assistant, United Public Service Employee, Confidential District Employee, or Member represented by Local 294 working at least .75 of the time that a full-time employee in the same position would work; CSEA employee working at least .51 of the time that a full-time employee in the same position would work if hired prior to 11/01/95, or .75 of the time that a full-time employee in the same position would work if hired on or after 11/01/95; excluding Administrators and District Office Administrators, of South Colonie Central School District and regularly working at least 18 hours each week. You are not a member if you are a full-time member of the armed forces, a leased employee or an independent contractor.

### Class Definition

Class 5 Active Confidential District employees

### Eligibility Waiting Period

You are eligible on the date you become a member.

## Benefits

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### 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.

### Age Reductions

Your Basic Life and AD&D coverage amount will not reduce due to age.

## **Other Basic Life Features**

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- Accelerated Benefit
- Portability of Insurance Provision
- Right to Convert Provision
- Waiver of Premium

## **Other Basic AD&D Features**

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

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by South Colonie Central 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, exclusions and when The Standard and South Colonie Central 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 more complete details of coverage, contact your human resources representative.*