



GROUP BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE FOR PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS

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 your employer.

Eligibility	
Definition of a Member	You are a member if you are a regular permanent employee of the Board of County Commissioners, Supervisor of Elections or Palm Tran, Inc., who is actively at work at least 30 hours per week. You are not a member if you are a Palm Beach County Fire Rescue member and a member of the Professional Fire Fighters of Palm Beach County IAFF Local 2928, Palm Beach County Sheriff’s Office, Tax Collector, Property Appraiser, Clerk of the Court, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Active members
Eligibility Waiting Period	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 60 days as a member.
Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is \$25,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is \$15,000. For other covered losses, a percentage of this benefit will be payable.

Benefits Continued

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce to 50% at age 70.

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

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Palm Beach County Board of County Commissioners. 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 Palm Beach County Board of County Commissioners 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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