

# GROUP LIFE & AD&D INSURANCE

The Standard | [www.standard.com](http://www.standard.com) | 1.855-757-4717

## EMPLOYER-PAID GROUP LIFE INSURANCE

Life insurance protects your loved ones. It pays a benefit so they can afford to pay for funeral expenses, pay off debt and maintain their current standard of living. It is one of the best ways to show you care. Your employer provides all eligible employees a \$10,000. The cost of this policy is paid for 100% by your employer. This is a term life policy that is in effect while you are employed.

- Full cost of coverage is paid for your employer through payroll deduction and will begin the first month following 30 days of employment, if you are actively employed at that time

### Benefits

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#### Basic Life Coverage Amount

Your Basic Life coverage amount is \$10,000

## VOLUNTARY GROUP LIFE INSURANCE

Voluntary life insurance is term life coverage you can purchase in addition to the basic life plan provided by your employer. It will cover you for a specific period of time while you are employed. Plan amounts are offered in tiers so you can choose the amount of coverage that works best for you and your family. Because it's a group plan, premiums are typically lower, so it's more affordable to gain the peace of mind that life insurance provides. Limitations apply, please see policy for details. Visit the Employee Benefits Center for more details.

### Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
<b>Employee</b>	\$5,000	\$5,000	\$200,000	\$500,000
<b>Spouse</b>	\$5,000	\$5,000	\$25,000	\$250,000

<b>Child</b>	Choice of \$5,000 or \$10,000
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## VOLUNTARY AD&D INSURANCE

A common misconception is that Accidental Death and Dismemberment insurance, or AD&D, is the same as life insurance. But that's not the case. The difference is that AD&D insurance covers you in the event you were to die due to an accident. It would also pay a benefit if you were severely injured due to an accident. Affordable premiums. Age-banded, which means your age plays a role in the amount of coverage you will receive.

### Dependents Benefits

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#### Spouse Coverage Amount

Spouse Basic Life coverage amount is \$5,000

#### Child Coverage Amount

Child Basic Life coverage amount is \$2,000

FOR FULL PREMIUM DETAILS PLEASE VISIT THE EBC SITE: <https://ffbenefits.ffga.com/ectorcountyisd/group-life/>