



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 Oakland Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Oakland Schools and actively working at least 18.75 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.
Class Definition	Class 1 - Union Members, other than instructors
Eligibility Waiting Period	You are eligible on the first of the month that follows the date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is based on your annual earnings:	
	Annual Earnings	Coverage Amount
	Less than \$10,000	\$10,000
	More than \$10,000 but less than \$12,500	\$13,000
	More than \$12,500 but less than \$15,000	\$16,000
	More than \$15,000 but less than \$17,500	\$19,000
	More than \$17,500 but less than \$20,000	\$22,000
	More than \$20,000 but less than \$25,000	\$25,000
	More than \$25,000 but less than \$30,000	\$30,000
	More than \$30,000 but less than \$35,000	\$35,000
	More than \$35,000 but less than \$40,000	\$40,000
	More than \$40,000 but less than \$45,000	\$45,000
	More than \$45,000 but less than \$50,000	\$50,000
	\$50,000 or more	\$55,000

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.
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Group Basic Life and Accidental Death and Dismemberment Insurance

Life Age Reductions

Basic Life and AD&D insurance coverage amount reduces to 50 percent 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

- Family Benefits Package
- Helmet Benefit
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Oakland Schools. 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 Oakland Schools 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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

SI 22165-DM 1-173058C1 (9/24)

769,0224-1,116777



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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 Oakland Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Oakland Schools and actively working at least 18.75 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.
Class Definition	Class 2 - Union Instructors
Eligibility Waiting Period	You are eligible on the first of the month that follows the date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is based on your annual earnings:	
	Annual Earnings	Coverage Amount
	Less than \$10,000	\$10,000
	More than \$10,000 but less than \$12,500	\$13,000
	More than \$12,500 but less than \$15,000	\$16,000
	More than \$15,000 but less than \$17,500	\$19,000
	More than \$17,500 but less than \$20,000	\$22,000
	More than \$20,000 but less than \$25,000	\$25,000
	More than \$25,000 but less than \$30,000	\$30,000
	More than \$30,000 but less than \$35,000	\$35,000
	More than \$35,000 but less than \$40,000	\$40,000
	More than \$40,000 but less than \$45,000	\$45,000
	More than \$45,000 but less than \$50,000	\$50,000
	\$50,000 or more	\$55,000
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.	

Life Age Reductions

Basic Life and AD&D insurance coverage amount reduces to 50 percent 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

- Family Benefits Package
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- Seat Belt and Air Bag Benefits

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SI 22165-D-MI-173058-C2 (9/24)
7080724-1210584



Group Basic Life and Accidental Death and Dismemberment Insurance

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Eligibility

Definition of a Member	You are a member if you are a regular employee of Oakland Schools and actively working at least 18.75 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.
Class Definition	Class 3 - Non-Union Members, other than Directors with a salary grade of 14 or greater, Assitant Superintendents, and Superintendents
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	1 times your annual earnings to a maximum of \$200,000.
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.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 50 percent at age 70.

Other Basic Life Features and Services

- Accelerated Death Benefit
- Life Services Toolkit
- Portability of Insurance
- Repatriation Benefit
- Right to Convert
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SI 22165-D-MI-173058-C3 (9/24)

2689229 1219581



Group Basic Life and Accidental Death and Dismemberment Insurance

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Eligibility

Definition of a Member	You are a member if you are a regular employee of Oakland Schools and actively working at least 18.75 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.
Class Definition	Class 4 - Directors with a salary grade level of 14 or higher
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	1.5 times your annual earnings to a maximum of \$500,000.
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.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 50 percent at age 70.

Other Basic Life Features and Services

- Accelerated Death Benefit
- Life Services Toolkit
- Portability of Insurance
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- Right to Convert
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SI 22165-D-MI-173058-C4 (9/24)

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Group Basic Life and Accidental Death and Dismemberment Insurance

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The cost of this insurance is paid by Oakland Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Oakland Schools and actively working at least 18.75 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.
Class Definition	Class 5 - Assisant Superintendents
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	2 times your annual earnings to a maximum of \$500,000.
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.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 50 percent at age 70.

Other Basic Life Features and Services

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Group Basic Life and Accidental Death and Dismemberment Insurance

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The cost of this insurance is paid by Oakland Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Oakland Schools and actively working at least 18.75 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.
Class Definition	Class 6 - Superintendents
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	2.5 times your annual earnings to a maximum of \$825,000. Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$600,000. Visit https://myeoi.standard.com/173058 to complete and submit a medical history statement online.
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.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 50 percent at age 70.

Other Basic Life Features and Services

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