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**Policy # 755377**

<b><i>Definition of a Member</i></b>	You are eligible for Life/AD&D coverage if:  You are a member who retires under the employer's retirement plan and had basic life coverage as an active employee
<b><i>Premium Contributions</i></b>	The cost of the Basic Life and AD&D is shared 50%/50% by you and your employer.
<b><i>Basic Life and AD&amp;D - Benefit Amount</i></b>	Basic Life and AD&D • Flat \$5,000 Benefit
<b><i>Conversion</i></b>	If your insurance under the Group Policy ends or is reduced due to a qualifying event, you have a 31 day period in which to buy conversion whole life insurance coverage.
<b><i>Portability</i></b>	If your insurance under the Group Policy ends because your employment with your employer terminates, you have a 31 day period in which to buy portable group insurance coverage up to \$300,000.
<b><i>Standard Secure Access</i></b>	Beneficiaries may receive their funds via Standard Secure Access (SSA) in accordance with the terms of the group policy. SSA is a convenient, interest-bearing checking account in which life insurance proceeds are deposited. With SSA, the beneficiary is able to earn a competitive rate of interest on the life insurance proceeds while taking the time to weigh important financial decisions that often follow the death of a loved one.
<b><i>Travel Assist</i></b>	This offers plan participants access to appropriate medical care and other emergency services when traveling at least 100 miles from home or internationally.  Travel Assist offer a full range of professional 24-hour medical, legal and travel assistance services.  A few of the other services include:  Passport/VISA requirements (advises on what documentation you need to enter/leave foreign countries)  Emergency passport/document replacement (helps replace passports or other travel documents that are lost/stolen).

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**Term Life/ AD&D  
Insurance Plan Highlights**

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***Life Services Toolkit***

The Life Services Toolkit provides an array of resources – financial, legal and grief-related – to help insured members and their beneficiaries address important life matters. Insured members have access to comprehensive online resources. Beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

***Questions***

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from The Standard. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.

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