



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 Salem Health.

Eligibility	
Definition of a Member	<p>You are a member if you are a regular employee of Salem Health actively working at least 0.5 FTE each week.</p> <p>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.</p>
Class Definition	Class 3 All other members
Eligibility Waiting Period	<p>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 calendar month that follows the date you become a member.</p>

Benefits	
Basic Life Coverage Amount	<p>Your Basic Life coverage amount is 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum is \$400,000.</p>
Basic AD&D Coverage Amount	<p>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.</p>

Benefits Continued

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce to 65 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

- Air Bag and Seat Belt Benefit
- Assault Benefit
- Family Benefits Package (includes Career Adjustment, Child Care, and Higher Education Benefits)
- Helmet Benefit
- Human Immunodeficiency Virus (HIV) Benefit
- Public Transportation Benefit

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