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#### **Benefits at a Glance for Housing Benefits Plan**

**Group Policy # 636748**  
**Effective Date January 1, 2012**

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## **Group Basic Life and Accidental Death and Dismemberment Insurance**

Basic Life Insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible employee'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 Housing Benefits Plan.

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### **Eligibility**

#### **Eligible Employee**

You are a member if you are an active employee of Housing Benefits Plan and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor.

#### **Waiting Period Before Becoming Eligible for Insurance**

None for those that meet the definition of an eligible employee on the group policy effective date. All other employees become eligible on the first day of the month next following 30 days as an eligible employee.

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### **Benefits**

#### **Employee Coverage Amount**

Each Housing Authority has the option to choose from the following Basic Life coverage options: \$10,000, \$20,000, \$30,000, \$40,000 or \$50,000.

#### **AD&D Insurance**

For accidental loss of life, the amount of this insurance benefit is equal to the employee Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the Basic Life coverage amount.



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### Other Life Features & Services

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- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Repatriation benefit
- Accelerated benefit
- Travel Assistance
- Standard Secure Access account payment option

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### Other AD&D Features

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- Seat Belt Benefit
- Air Bag Benefit
- Family Benefits Package
- Expanded AD&D Package

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Housing Benefits Plan. 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 the employer 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 employees who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.*