



TheStandard®

City of Hickory

Life / AD&D Insurance Plan – 100% Employer paid

► **Life / AD&D salary benefit – 1.5 x salary rounded to the next \$1,000 to a max of \$125,000** • Reduces to 65% at age 65 and 50% at age 70. Terminates when you are no longer eligible or reach retirement; whichever occurs first.

→ **Employee Paid Dependent Life benefit** – \$10,000 Spouse; \$10,000 Child; \$1,000 Infant (14 days to 6 months)

→ **Accelerated Death Benefit included** If employee has a terminal condition with a life expectancy of 12 months or less, he or she can apply for early payment of the death benefit. The amount requested can be up to 50% of the life insurance amount in force, not to exceed \$250,000.

→ **Waiver of Premium** If employee becomes totally disabled before age 60 and remains disabled for at least 9 months, we will continue his or her basic life insurance, without premium payment, up to age 65, or until he or she is no longer considered totally disabled, whichever occurs first.

→ **Conversion Privilege** An insured employee or dependent can convert this policy to an individual policy (subject to the terms of the employer's contract).

→ **AD&D benefits include:**

• **Seat belt/airbag benefit** – Additional benefit paid if employee's death results from an automobile accident while he or she was wearing a seat belt. The seat belt benefit pays 10% to a maximum of \$10,000 of the AD&D benefit amount. If the seat belt benefit is payable, and the accident also involves proper deployment of an air bag designed to protect the area where the employee was seated, an additional benefit of 5% to a maximum of \$5,000 will be paid.

• **Public transportation benefit** – Additional benefit equal to the lesser of the employee's AD&D principal sum benefit or the Table of Losses in the event of a covered loss sustained while employee was a passenger using licensed public transportation.

• **Education benefit** – Additional benefit amount up to \$2,500 per academic term to assist with post- secondary educational expenses for each qualifying dependent child if employee has a covered accidental death. This benefit will be paid for maximum of 8 terms or academic terms.

• **Repatriation benefit** – Additional benefit amount to assist with expenses necessary to transport the body to the place of burial or cremation if employee has a covered accidental death more than 100 miles from his or her permanent place of residence.

• **Brain Damage benefit** – A benefit equal to the lesser of 5% of your AD&D principal sum amount or \$5,000 will be paid if an employee sustains a traumatic brain injury causing brain damage which begins within 60 days of the accident & continues for at least 12 months.

• **Coma benefit** – A benefit equal to the lesser of 5% of your AD&D principal sum amount or \$5,000 will be paid if an employee sustains an injury which directly results in a coma within 31 days of the accident & persists for at least 31 days.

• **Felonious Assault benefit** – A benefit equal to the lesser of 5% of your AD&D principal sum amount of \$5,000 will be paid if an employee incurs a covered loss as the result of a robbery, holdup, kidnapping or other assault classified as a felony by someone other than a fellow employee or family/household member.

Late Entrant Restriction applies for employees and dependents enrolling past their eligibility period. Please refer to your certificate for limitations and restrictions.

Dependent unmarried children are covered up to age 26.

This summary is for illustrative purposes only.



Supplemental Life / AD&D Insurance Plan – 100% Employee paid

- Life / AD&D choice of Flat Amounts • \$25,000, \$50,000, \$75,000 and \$100,000

Eligibility: Employees working 30 or more hours per week are eligible for this plan. Current employees who did not enroll in the plan when initially eligible, and new employees who do not enroll within 31 days of becoming eligible are subject to late entrant underwriting. Late entrant underwriting will require medical information and your application could be denied based on this information.

Guarantee Issue: \$100,000, Employees that are currently covered and wish to increase their coverage amount are subject to approval of evidence of insurability. This applies even if their current coverage amounts are below the guarantee issue levels.

Employee Supplemental Life/AD&D Monthly Rate per \$1,000 Volume: 0.19

To calculate Your Monthly Premium for Supplemental Life/AD&D:

Choose Life/AD&D Amount \$ _____
Multiply by Supplemental Life/AD&D monthly rate 0.19
Divide by 1,000
Monthly Supplemental Life/AD&D Cost _____

- **Accelerated Death Benefit included** If employee has a terminal condition with a life expectancy of 12 months or less, he or she can apply for early payment of the death benefit. The amount requested can be up to 50% of the life insurance amount in force, not to exceed \$250,000.
- **Waiver of Premium-** If employee becomes totally disabled before age 60 and remains disabled for at least 9 months, we will continue his or her basic life insurance, without premium payment, up to age 65, or until he or she is no longer considered totally disabled, whichever occurs first.
- **Conversion Privilege** –If coverage terminates, you may convert to an individual policy up to the original face amount of your voluntary term life benefit, certain restrictions apply. You must apply within 31 days of termination. The premium rate will be based on your age at the time of conversion and rate scale of the converted policy.
- **Exclusions-** Death by suicide is not covered during the first two years of coverage

AD&D benefits include:

- **Seat belt/airbag benefit** – Additional benefit paid if employee's death results from an automobile accident while he or she was wearing a seat belt. The seat belt benefit pays 10% to a maximum of \$10,000 of the AD&D benefit amount. If the seat belt benefit is payable, and the accident also involves proper deployment of an air bag designed to protect the area where the employee was seated, an additional benefit of 5% to a maximum of \$5,000 will be paid.
- **Public transportation benefit** – Additional benefit equal to the lesser of the employee's AD&D principal sum benefit or the Table of Losses in the event of a covered loss sustained while employee was a passenger using licensed public transportation.
- **Education benefit** – Additional benefit amount up to \$2,500 per academic term to assist with post-secondary educational expenses for each qualifying dependent child if employee has a covered accidental death. This benefit will be paid for maximum of 8 terms or academic terms.
- **Repatriation benefit** – Additional benefit amount to assist with expenses necessary to transport the body to the place of burial or cremation if employee has a covered accidental death more than 100 miles from his or her permanent place of residence.

Late Entrant Restriction applies for employees and dependents enrolling past their eligibility period. Please refer to your certificate for limitations and restrictions. This summary is for illustrative purposes only.



TheStandard®

**City of Hickory
Voluntary Short Term Disability-100% Employee Paid**

- ▶ Benefit Amount – 60% of your basic weekly earnings
- ▶ Maximum weekly benefit – \$300
- ▶ \$25 minimum weekly benefit
- ▶ Coverage for non-occupational injuries and illnesses, including maternity
- ▶ Accident Benefits begin on 1st day, Sickness Benefits begin on 8th day,

Maximum Benefit Period is 26 weeks

- ▶ Maternity benefits are paid in a lump sum
- ▶ Zero Day Residual benefit – satisfy the elimination period with days of total and/or partial disability
- ▶ Partial Disability – employee is eligible for partial benefits if he or she is earning less than 80% of his or her pre-disability earnings
- ▶ Integration – Benefits will integrate with other sources of income including retirement benefits, automobile insurance or a sick leave/salary continuation program
- ▶ Reasonable Accommodation Benefit – Reimbursement to the employer for a portion of their expenses to adjust or enhance the workplace enabling the employee to return to work

Late Entrant Restrictions apply for employees enrolling past their eligibility period. Please refer to your certificate for limitations and restrictions.

This summary is for illustrative purposes only. Refer to your certificate for specific qualifications, limitations and exclusions. If there is a discrepancy between this summary and your certificate, the certificate prevails.