



GROUP BASIC LIFE 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.

The cost of this insurance is paid by Guilford County Schools.

Eligibility	
Definition of a Member	You are a member if you are an active employee of Guilford County Schools and regularly working at least 30 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.
Eligibility Waiting Period	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 that date.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is \$10,000
Age Reductions	Basic Life insurance coverage amounts reduce by 35 percent at age 70, by 55 percent at age 75, and by 70 percent at age 80.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance

This information is only a brief description of the group Basic Life insurance policy sponsored by Guilford County 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 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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