

Scotland County Basic Term Life Summaries

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Policyholder: COUNTY OF SCOTLAND

Group term life insurance

Benefit summary for department head or county commissioner

Your coverage renews every January 1.

This summary was created on 04/09/2024 and shows benefits available at that time.

What's available to me?

Protect what means the most to you – the people you love. If something were to happen to you, your life insurance proceeds would go to the people you've designated as your beneficiaries.

	Benefit	Guaranteed issue ¹	Benefit reduction ²
You	\$25,000	<p>If you're under 70: \$50,000</p> <p>If you're 70 or older: The lesser of \$10,000 or the amount with the prior carrier</p>	<p>35% reduction at age 70 with an additional 20% reduction at age 75</p>
Your spouse ³	\$3,000		
Your child(ren) ³	<ul style="list-style-type: none"> Up to 6 months old: \$1,000 6+ months old: \$3,000 		

¹Amount of coverage you may buy within 31 days of initial eligibility for coverage without providing health information.

²As you get older, your life insurance benefit amount decreases. Age reductions apply to the benefit amount after providing health information.

³Amount of coverage may not exceed 50% of your benefit.

Who receives coverage?

- You'll receive coverage if you're an active, full-time employee. Seasonal, temporary, or contract employees aren't eligible.
 - If you're on a regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off, you're still considered actively at work, as long as you're fulfilling your regular duties and were working the day immediately prior to your time off.
 - If you and your spouse are both employed at COUNTY OF SCOTLAND and are eligible for benefits, you're not eligible to have benefits as both an employee and a spouse.
- If you're covered, you may buy coverage for your dependents, if they're not confined at home, in a hospital or skilled nursing facility (this is referred to as Period of Limited Activity).

Additional eligibility requirements may apply.

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Do I need to provide health information?

Benefit amounts up to the guaranteed issue shown in the table above won't require health information.

What benefits does Accidental Death and Dismemberment (AD&D) provide?

If you're accidentally injured on or off the job, you may receive a benefit equal to your life benefit.

Loss	AD&D Benefit
Loss of life, loss of both hands or both feet or one hand and one foot, or loss of sight of both eyes	100%
Loss of one hand, or one foot, or sight of one eye	50%
Loss of thumb and index finger on the same hand	25%

Additional benefits:

Accelerated death benefit	If you're terminally ill, you may be able to receive a portion of your life benefit.
Coverage during disability	If you're disabled, you may be able to continue your coverage and not pay premium for you and your covered dependents.
Conversion of terminated coverage	If coverage terminates, you may be able to convert coverage to an individual policy.

The benefit summary is a summary only. For a complete list of benefit restrictions, please refer to your booklet.



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Policyholder: COUNTY OF SCOTLAND

Group term life insurance

Benefit summary for all other members

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What's available to me?

Protect what means the most to you – the people you love. If something were to happen to you, your life insurance proceeds would go to the people you've designated as your beneficiaries.

	Benefit	Guaranteed issue ¹	Benefit reduction ²
You	\$10,000	<p>If you're under 70: \$50,000</p> <p>If you're 70 or older: The lesser of \$10,000 or the amount with the prior carrier</p>	<p>35% reduction at age 70 with an additional 20% reduction at age 75</p>
Your spouse ³	\$3,000		
Your child(ren) ³	<ul style="list-style-type: none"> Up to 6 months old: \$1,000 6+ months old: \$3,000 		

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³Amount of coverage may not exceed 50% of your benefit.

Who receives coverage?

- You'll receive coverage if you're an active, full-time employee. Seasonal, temporary, or contract employees aren't eligible.
 - If you're on a regularly scheduled day off, holiday, vacation day, jury duty, funeral leave, or personal time off, you're still considered actively at work, as long as you're fulfilling your regular duties and were working the day immediately prior to your time off.
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Policyholder: COUNTY OF SCOTLAND

Group term life insurance

Benefit summary for retired department head or county commissioner

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Policyholder: COUNTY OF SCOTLAND

Group term life insurance

Benefit summary for all other retired members

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