



Benefits at a Glance for Spring Independent School District

Group Policy # 163285
Effective Date September 1, 2017

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 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 Spring Independent School District.

Eligibility

Definition of a Member

You are a member if you are an active staff employee of Spring Independent School District who is an active contributing member of the Teacher Retirement System (TRS) and regularly working at least 20 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.

Class Definition

Class 1 Administrators, Principals, Directors and Executives
Class 2 All other positions

Eligibility Waiting Period

You are eligible on the first day of the month coinciding with or next following the date you become a member.

Benefits

Basic Life Coverage Amount

Class 1 \$50,000
Class 2 \$20,000

Basic AD&D Coverage Amount

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.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent of the original amount at age 65 and by 50 percent of the original amount at age 70.

Other Basic Life Features and Services

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

Other Basic AD&D Features

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

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Spring Independent School District. 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 Spring Independent School District 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.