Effective Date: Sept. 1, 2025



## **Group Basic Life and Accidental Death and Dismemberment 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. Basic Accidental Death and Dismemberment 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 Cypress-Fairbanks Independent School District.

Eligibility	
Definition of a Member	You are a member if you are a regular employee of Cypress-Fairbanks Independent School District and actively working at least 15 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 the first day as a member.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is \$30,000.
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 to 65% at age 65 and to 50% at age 70.

## Other Basic Life Features and Services

increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that

according to its terms. For more complete details of coverage, contact your human resources

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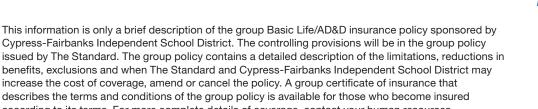
- · Accelerated Death Benefit
- Life Services Toolkit
- · Portability of Insurance
- · Repatriation Benefit

- · Right to Convert
- Standard Secure Access account payment option
- Travel Assistance
- · Waiver of Premium

## Other Basic AD&D Features

- · Air Bag and Seat Belt Benefit
- Assault Benefit
- · Bereavement Counseling Benefit

- Family Benefits Package (includes Career Adjustment, Child Care and Higher Education Benefits)
- Helmet Benefit



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The Standard

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representative.