



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 or dismemberment as a result of an accident.

The cost of this insurance is paid by City of Frisco

Eligibility

Definition of a Member	You are a member if you are an active employee of City of Frisco 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.
Class Definition	Class 1 - Police Officers and Firefighters who are actively employed members. Class 2 – All other active employees who are not Police Officers and Firefighters
Eligibility Waiting Period	You are eligible the date you become a member.

Benefits

Basic Life Coverage Amount	Class 1 - Basic Coverage amount is \$150,000 Class 2 – Basic Coverage amount is \$50,000
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.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 70, to 40 percent at age 80 and to 15 percent at age 85

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance
- Repatriation Benefit
- Expanded AD&D Package
- Family Benefits Package
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium
- Line of Duty Benefit
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by City of Frisco. 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 City of Frisco 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.