



TheStandard®



**Life Coverage Highlights**  
Missouri State Council of Firefighters

**Life and Accidental Death and Dismemberment (AD&D) Insurance**

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through the union. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Life Employee Brochure included in your packet or check with your human resources representative.

**Eligibility**

To be eligible for this plan you must be an active dues paying member in good standing of the Missouri State Council of Firefighters, excluding full-time members of the armed forces.

**Class Definition**

- Class 1 Active employees
- Class 2 Retired employees

**Coverage Amount**

You may elect from one of the following plan options:

- Plan Option 1 Flat \$5,000
- Plan Option 2 Flat \$10,000
- Plan Option 3 Flat \$15,000
- Plan Option 4 Flat \$25,000
- Plan Option 5 Flat \$50,000

**AD&D Insurance**

- Class 1 Accidental Death and Dismemberment insurance from Standard Insurance Company is available as part of this plan.
- Class 2 Not eligible

**Rates**

If you elect Life insurance, your monthly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your Dues.

**Plan Option 1**

Class 1	Life with AD&D \$1.99
Class 2	Life \$1.69

**Plan Option 2**

Class 1	Life with AD&D \$3.97
Class 2	Life \$3.37

**Plan Option 3**

Class 1	Life with AD&D \$5.96
Class 2	Life \$5.06

**Plan Option 4**

Class 1	Life with AD&D \$9.54
Class 2	Life \$8.04

**Plan Option 5**

Class 1	Life with AD&D \$18.84
Class 2	Life \$15.84

**Coverage Effective Date**

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- An *evidence of insurability* requirement

**Age Reductions**

Under this plan, coverage reduces 35 percent at age 65, 55 percent at age 70, and 75 percent at age 75, 90 percent at age 80. If you are age 65 or over, ask your human resources representative for the amount of coverage available.

**Suicide Exclusion**

This plan includes an exclusion for death resulting from suicide or other intentionally self-inflicted *injury*. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

**Accidental Death and Dismemberment (AD&D) Insurance**

With Voluntary AD&D insurance from Standard Insurance Company, you or your *beneficiaries* may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

**AD&D Insurance Coverage Amount**

The amount of this *AD&D Insurance Benefit* for *loss* of life is equal to the amount payable for Life insurance coverage on the date of the accident.

The amount of this *AD&D Insurance Benefit* for other covered *losses* is a percentage of the amount payable for AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
One hand or one foot	50%
Sight in one eye or hearing in both ears	50%
Two or more of the <i>losses</i> listed above	100%

**Additional Features**

Following are brief descriptions of features included in this plan. These features offer additional benefits when an *AD&D Insurance Benefit* is payable.

- Seat Belt Benefit                      This provision provides an additional benefit in the event of a covered *automobile* accident.
  
- Air Bag Benefit                        This provision provides an additional benefit in the event of a covered *automobile* accident for which a *Seat Belt Benefit* is payable.
  
- Family Benefits Package            Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the *Child Care Benefit*, *Higher Education Benefit* and *Career Adjustment Benefit*.
  
- Line of Duty Benefit                This provision provides an additional benefit for public safety officers who suffer death or dismemberment in an accident while acting in the line of duty.**

**Limitations**

The *loss* must occur solely by an accident and independently of all other causes within 365 days after the accident. *Loss* of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by us.

**Exclusions**

*AD&D Insurance Benefits* are not payable for death or dismemberment caused or contributed to by:

- *War* or act of *war*, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted *injury*, subject to state variations
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a *physician*
- *Sickness* or *pregnancy* existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

### When Coverage Ends

AD&D insurance will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date AD&D insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date the union's participation ends under the *group policy* for AD&D insurance
- The date your employment terminates

### Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.