

## Benefits at a Glance for Kentucky Association of Professional Educators

**Group Policy # 163527**

**Effective Date September 1, 2017**

### Group Accidental Death and Dismemberment (AD&D) Insurance

AD&D insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an insured member's covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by the Kentucky Association of Professional Educators

### Eligibility

#### Definition of a Member

You are a member if you are an active member of Kentucky Association of Professional Educators and regularly working at least 30 hours each week. You are not a member if you are a full-time member of the armed forces, a temporary, leased, or seasonal member, or 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 date you become a member.

### Benefits

Plan 1

#### Member Coverage Amount

\$10,000

#### Age Reductions

Under this policy, insurance coverage reduces by 35 percent at age 65, 50 percent at age 70, and 65 percent at age 75.

#### Benefit Amount

Type of Loss	Percentage Payable
Life <sup>1</sup>	100%
One hand or foot <sup>2</sup>	50%
Sight in one eye	50%
Audible speech	50%
Hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand <sup>3</sup>	25%

Standard Insurance Company    1100 SW Sixth Avenue    Portland OR 97204

**These benefits are also available to your Dependents.**

<sup>1</sup> This benefit includes loss of life due to exposure or disappearance

<sup>2</sup> This benefit is payable whether or not the hand or foot is surgically reattached

<sup>3</sup> This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

### **Other AD&D Features**

Air Bag Benefit<sup>4</sup>

Family Benefits Package

Occupational Coverage

Repatriation Benefit

Seat Belt Benefit<sup>4</sup>

<sup>4</sup> This benefit is also available to your Dependents.

This information is only a brief description of the group Voluntary AD&D insurance policy sponsored by Kentucky Association of Professional Educators. 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 Kentucky Association of Professional Educator smay 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 the Kentucky Association of Professional Educators.