



Benefits at a Glance for IPBC – DeKalb County

Group Policy # 649735
Effective Date January 1, 2019

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 DeKalb County.

Eligibility

Definition of a Member

You are a member if you are an active full-time employee of DeKalb County or an active part-time Coroner, Coroner Secretary, ESDA Coordinator, ESDA Secretary, Jury Commissioner Clerk, Forest Preserve District Conflict Attorney/Conflict Assistant Public Defenders, Truant Officer, Language Interpreter, IMO Project Assistant and individuals pursuant to court orders of the Employer regularly working at least 35 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 date of membership.

Benefits

Basic Life Coverage Amount

\$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.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 65 percent at age 65, 45 percent at age 70, 30 percent at age 75 and 20 percent at age 80.

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
- Employee Assistance Program
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by IPBC-DeKalb County. 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 IPBC—DeKalb County 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.