

## Plan Highlights

# Group Basic Life / AD&D Insurance



### Standard Motor Products, Inc.

#### ELIGIBILITY

All Active Full-Time Union Employees working in the state of Kansas working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

**Basic Life and AD&D:** 1.5 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$1,000,000.

#### GUARANTEED ISSUE

\$1,000,000

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

#### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%
For Total Loss of	Amount Payable
Both Arms and Both Legs	100%
Both Arms and One Leg or Both Legs and One Arm	75%
Both Arms	67%
Both Legs	67%
One Arm and One Leg	67%
One Arm or One Leg	50%

#### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
70	50%

#### FEATURES

- ▶ Accelerated Death Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

#### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services