

Plan Highlights

Group Basic Life / AD&D Insurance



Standard Motor Products, Inc.

ELIGIBILITY

All Full-Time United States Employees working in the United States scheduled to work at least 30 hours per week, excluding Kansas Union Employees.

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	75%
75	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