



## Benefits at a Glance for Assemblies of the Lord Jesus Christ

---

Policy #147948

Effective Date July 1, 2009

### **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 employee'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.

#### **Eligibility**

To be eligible for the Life and AD&D Insurance provided by Standard Insurance Company, you must be a member in good standing of the Assemblies of the Lord Jesus Christ or a retired member of the Assemblies of the Lord Jesus Christ.

#### **Benefits**

##### **Basic Life Coverage Amount**

The Basic Life coverage amount is \$10,000.

##### **AD&D Insurance**

For accidental loss of life, the amount of this insurance benefit is equal to the Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the Basic Life coverage amount.

##### **Dependents Life Insurance**

The insurance policy provides \$10,000 of coverage for the member's eligible spouse.

The insurance policy also provides \$5,000 of coverage for the member's eligible child(ren).

##### **Other Life Features & Services**

- Right to Convert Provision
- Portability of Insurance Provision
- Repatriation benefit
- Accelerated benefit
- MEDEX® Travel Assist

##### **AD&D Table of Losses**

<b>Loss</b>	<b>Percentage Payable</b>
a. Life	100%
b. One hand, one foot or sight of one eye	50%
c. Two or more of the Losses listed in a. above	100%

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Assemblies of the Lord Jesus Christ. 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 the group 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 members who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.*