



**Benefits at a Glance for Association of Washington Cities Employee Benefit Trust
Employer: City of Oak Harbor**

**Group Policy # 610516
Effective Date October 1, 2018**

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, or his or her dependent'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 City of Oak Harbor.

Eligibility

Definition of a Member

You are a member if you are an active employee of City of Oak Harbor and regularly working at least 20 hours each week. You are also a member if you are the Mayor, a city council member, or other elected official of the City. You are not a member if you are a temporary or seasonal employee or a full-time member of the armed forces.

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 first day of the month following the date you become a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$25,000.

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 35 percent at age 65, by 50 percent at age 70, by 70 percent at age 75 and 80 percent at age 80.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse/domestic partner is \$10,000.

The Basic Dependents Life coverage amount for each of your eligible children is 10,000.

Other Basic Life Features and Services

- Accelerated Benefit
- Repatriation Benefit
- Right to Convert Provision
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Common Disaster Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by the Association of Washington Cities Employee Benefit Trust. 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 Association of Washington Cities Employee Benefit Trust 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 the AWC Trust.