Standard Insurance Company
Empower Emergency Physicians, P.C.
Group Policy #168648
Effective Date January 1, 2021

Group Basic Life and Accidental Death and Dismemberment Insurance

Group 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 Empower Emergency Physicians, P.C.

Eligibility

Definition of a Member	You are a member if you are an active employee of Empower Emergency Physicians, P.C. and regularly working at least 30 hours per 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	You are eligible on the first of the month that follows 30 consecutive days as a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is $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.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65% at age 65 and to 50% at age 70.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Expanded AD&D Package
- Family Benefits Package
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Empower Emergency Physicians, P.C. 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 Empower Emergency Physicians, P.C. 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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

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