Plan Highlights

Group Basic Life / AD&D Insurance



Central Washington Public Utilities Unified Insurance Program Trust

ELIGIBILITY

Please check with Human Resources to confirm hour requirements and eligibility.

BENEFIT AMOUNT

Basic Life and AD&D: 1 times earnings, rounded to the next higher \$1,000, with a minimum of \$22,000, subject to a maximum of \$200,000.

GUARANTEED ISSUE

\$200,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

FEATURES

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

VALUE-ADDED SERVICES

Bereavement Counseling Services

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	75%
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	67%

RELIANCE STANDARD

LIFE INSURANCE COMPANY

www.reliancestandard.com

This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate.

Reliance Standard Life Insurance Company is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are provided through First Reliance Standard Life Insurance Company, Home Office: New York, NY. Product features and availability may vary by state.