

Group Life Insurance

Summary of Group Life Insurance 100% Employer paid after 6 months of employment

Standard Insurance Company is pleased to provide the Group Life Insurance Coverage for the eligible employees of America's Thrift Store, Inc. The following is a brief description of the benefits offered. Please refer to your Certificate of Life Insurance for more specific details regarding your coverage.

Eligible Members

Class 1 – Owner Employees, Managers & Corporate Office members. (Supervisors and Clerks are excluded from this coverage)

- The life insurance benefit amount is one times your Annual Earnings, rounded to the next higher multiple of \$1,000 to a maximum of \$200,000
- Matching Accidental Death Benefit – benefits are doubled in the event of a qualified accidental death.
- Accelerated death benefit up to 75% - benefits are payable while you are still living in certain instances
- Premiums will be waived after 6 months of total disability
- 50% benefit for the loss of one hand, one foot or sight of one eye. 100% benefit for two or more of these losses
- Age reduction: Age 65 through age 69 benefit reduces to 65%, at age 70 through age 74 benefit reduces to 50% and at age 75+ benefit reduces to 35%
- Minimum benefit \$10,000
- Two year suicide exclusion for Life and AD&D coverages
- Applications should be mailed to the Corporate Office before the end of the 5th month of employment. – Attn: Kay Kontzen.

For more information contact:
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