# **Plan Highlights**

# **Group Basic Life / AD&D Insurance**



# Standard Motor Products, Inc.

#### **ELIGIBILITY**

All Full-Time United States Employees working in the United States scheduled to work at least 30 hours per week, excluding Kansas Union Employees.

### **BENEFIT AMOUNT**

**Basic Life and AD&D:** 1.5 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$1,000,000.

# **GUARANTEED ISSUE**

\$1,000,000

# **CONTRIBUTION REQUIREMENTS**

Coverage is 100% Employer Paid.

## **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	75%
75	50%

### **FEATURES**

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

### **VALUE-ADDED SERVICES**

- Bereavement Counseling Services
- ► Travel Assistance Services



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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form DRS-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.