Standard Insurance Company
Brazoria County
Group Policy #174523
Effective Date October 1, 2025

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, 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 Brazoria County, except for the cost of your dependent's insurance, which is paid by you through payroll deduction.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Brazoria County and actively working at least 40 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 date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is $200,000.
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 percent at age 65, to 45 percent at age 70, to 30 percent at age 75 and to 20 percent at age 80.

Spouse Life Coverage Amount	You may elect Basic Dependent Life coverage for your eligible spouse from $5,000 - $150,000 in increments of $ 5,000. Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of $25,000. Visit **https://myeoi.standard.com/174523** to complete and submit a medical history statement online. Your spouse is the person to whom you are legally married, or your domestic partner as recognized by law or by your employer's domestic partnership policy, if applicable.

Other Basic Life Features and Services

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

Other Basic AD&D Features

- Adaptive Home and Vehicle Benefit
- Artificial Limb Benefit
- Assault Benefit
- Family Benefits Package
- Helmet Benefit
- Line of Duty Benefit
- Public Transportation Benefit
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D and Basic Dependent Life insurance policy sponsored by Brazoria County. 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 Brazoria County 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 costs and more complete details of coverage, contact your human resources representative.

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www.standard.com

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