



Group Basic Life 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.

The cost of this insurance is paid by The Navigators.

Eligibility

Definition of a Member	You are a member if you are an active L.L.C. Owner-employee, non-field staff, field support staff or Self Employed Compensation Act (SECA) employee of The Navigators and regularly working at least 30 hours each week OR an active field ministry employee of The Navigators devoting 20 or more hours per week to the ministry. 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.
Class Definition	Class 1 - Active Members
Eligibility Waiting Period	You are eligible on the first of the month that follows or coincides with the date you become a member. Your dependents will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.

Benefits

Basic Life Coverage Amount	1.5 times your annual earnings to a maximum of \$200,000, with a minimum coverage amount of \$20,000.
Life Age Reductions	Basic Life insurance coverage amount reduces to 65 percent at age 65 and to 50 percent at age 70.
Basic Dependents Life Coverage Amount	The Basic Dependents Life coverage amount for your eligible spouse is 50 percent of your Basic Life coverage amount to a maximum of \$50,000. Your spouse is the person to whom you are legally married. The Basic Dependents Life coverage amount for each of your eligible children is \$10,000. Child means your child from live birth through age 25.

Other Basic Life Features and Services

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

This information is only a brief description of the group Basic Life and Basic Dependents Life insurance policy sponsored by The Navigators. 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 The Navigators 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 complete details of coverage, contact your human resources representative.

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