



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 members covered death.

For the first two years in which you are insured, the cost of this insurance is paid for by you, however, you are required to be insured. After those two years, the cost of this insurance is paid for by Metro.

Eligibility	
Definition of a Member	You are a member if you are a regular Amalgamated Transit Union employee of Metro working 32 hours each week.
Class Definition	Amalgamated Transit Union members.
Eligibility Waiting Period	First of the Month following 90 days as a member.

Benefits	
Basic Life Coverage Amount	Your Basic Life coverage amount is \$30,000.
Age Reductions	Your Life Insurance is not subject to reductions due to age.
Retirees	If your employment ends due to retirement, you may be eligible for life insurance benefits as a retired member. Please contact Benefits Administration for additional information.

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
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This information is only a brief description of the group Basic Life insurance policy sponsored by Los Angeles County Metropolitan Transit Authority/Public Transportation Services Corporation (Metro). 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 Los Angeles County Metropolitan Transit Authority/Public Transportation Services Corporation (Metro) 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 more complete details of coverage, contact your human resources representative.



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