



Benefit Summary Highlights for Fairfax Coalition of Police - Local 5000

Underwritten by Standard Insurance Company
www.standard.com

Group Term Life Class 1

*(All Eligible Members of the Fairfax Coalition of Police – Local 5000
working 30 hours per week)*

Life Benefit Amount:	Flat \$125,000.
Guarantee Issue:	Full Benefit
Reduction Schedule:	50% of the original amount at age 70 35% of the original amount at age 75
Eligibility Waiting Period:	If you are a Member on the Group Policy Effective Date, you are immediately eligible to participate in the life insurance plan. If you become a Member after the Group Policy Effective Date, you are eligible on the first day after becoming a Member.
Portability:	You may apply to continue your Life Insurance at group rates if your employment terminates.
Accelerated Benefit:	If you become terminally ill with a life expectancy of 12 months or less, you may receive up to 75% of your life benefit before you die.
Wavier of Premium:	Your life insurance will be continued to age 65 and premiums will be waived if you are totally disabled before the age of 60.
MEDEX Travel Assist:	Provides participants access to appropriate medical care and other emergency services whenever traveling at least 100 miles from home or in foreign countries. A range of professional 24-hours medical, legal and travel assistance information and coordination services are available.
Cost:	Members of the Fairfax Coalition of Police – Local 5000, pay 100% of the cost for this benefit through membership dues.

The information above highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage. If you become insured, you will receive a Certificate that will contain more detailed information about the controlling terms and provisions of coverage.