



Benefits at a Glance for Liberty Utilities

Group Policy # 163615

Group Basic Life and Accidental Death and Dismemberment Insurance

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 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 Liberty Utilities.

Eligibility

Definition of a Member

You are a member if you are an active employee of Liberty Utilities and regularly working at least 30 hours each 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.

Class Definition

Active full-time Members of Liberty Utilities Co. in the National Plan

Eligibility Waiting Period

You are eligible on the first day of the month that follows or coincides with 30 days of membership.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is 1.5 times your annual earnings, rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000, to a maximum of \$500,000.

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.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 50 percent at age 70.

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

Other Basic AD&D Features

- Air Bag Benefit
- Seat Belt Benefit
- Common Disaster Benefit
- Expanded AD&D Package
- Family Benefits Package

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Liberty Utilities. 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 Liberty Utilities 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.