

# Your Life Insurance Benefits

# The Standard Life Insurance

## Basic Term Life Insurance Coverage

You are covered under a group basic term life insurance policy. Plan benefits are payable to your beneficiary in the event of your death.

The specific policy provisions are available through your employer/Human Resources Department. You can also obtain a copy of the policy by contacting AWC Trust staff at **1-800-562-8981**.

You have a right to convert this policy to an individual life insurance policy without Evidence of Insurability if your insurance ends due to a qualifying event, and you apply in writing and pay the first premium during the conversion period.

## Additional Life Insurance

Your employer may offer additional life insurance for you and your spouse. Monthly rates are based on the age of the person being insured. Guarantee issue dollar amounts are available when enrolling within 31 days of initial eligibility. A completed Evidence of Insurability form is required for amounts over the guarantee issue amount, and for all amounts when applying outside of the guarantee issue period.

## Beneficiary Changes

Beneficiary information can be changed at any time, by completing the AWC Combined Insurance Enrollment Form.

*Note:* Life insurance proceeds can be given to any named beneficiary. Because Washington is a community property state, the spouse has legal right to 50% of the benefits in the event of the employee's death. Check with your legal consultant for further information.

## Dependent Verification

This applies to only those with dependent life coverage.

Proof of dependency is required following the enrollment of dependents. Documentation required includes (but not limited to) marriage certificate, affidavit of marriage/domestic partnership, joint ownership documents, birth certificate, adoption papers.

A request for dependent eligibility documentation will arrive via US mail after your insurance paperwork has been processed.



## Questions?

For questions about your life insurance coverage, check with your employer's Human Resources Department or contact AWC Trust staff at **1-800-562-8981**.

You can also contact The Standard at **1-800-628-8600**.