



Benefit Summary Highlights for  
**Fairfax Coalition of Police - Local 5000**

---

Underwritten by Standard Insurance Company  
[www.standard.com](http://www.standard.com)

**Group Term Life  
Class 1**

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

<b>Life Benefit Amount:</b>	Flat \$125,000.
<b>Guarantee Issue:</b>	Full Benefit
<b>Reduction Schedule:</b>	50% of the original amount at age 70 35% of the original amount at age 75
<b>Eligibility Waiting Period:</b>	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.
<b>Portability:</b>	You may apply to continue your Life Insurance at group rates if your employment terminates.
<b>Accelerated Benefit:</b>	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.
<b>Wavier of Premium:</b>	Your life insurance will be continued to age 65 and premiums will be waived if you are totally disabled before the age of 60.
<b>MEDEX Travel Assist:</b>	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.
<b>Cost:</b>	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.