



# Group Basic Life and Accidental Death and Dismemberment 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 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 Lynden Incorporated.

## Eligibility

### Definition of a Member

You are a member if you are a:

- Regular full-time salaried, vessel crew, and Lynden Transport Alaska employees who are subject to a collective bargaining agreement working an average of 40 hours a week; **OR**
- Regular full-time hourly or rotational hourly employees including bargaining unit employees of Northland Services, Inc. represented by the Inlandboatmen's Union of the Pacific Marine Division of the International Longshore and Warehouse Union regularly scheduled to work at least 40 hours a week; **OR**
- Regular full-time pilots or flight crew working an average 50 hours per month; **OR**
- Regular drivers paid by mile regularly scheduled to work at least 40 hours a week, or driving a mileage equivalent of at least an average of 40 hours a 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

Class 1 - Salaried

Class 2 - Hourly or rotational hourly incl. bargaining unit employees of Northland Services, represented by the Inlandboatmen's Union of the Pacific Marine Division of the Intl Longshore and Warehouse Union

Class 3 - Pilots or flight crew

Class 4 - Vessel crew

Class 5 - Drivers paid by mile

Class 6 - Lynden Transport Alaska employees who are subject to a collective bargaining agreement

**Eligibility Waiting Period**

You are eligible on the first of the month that follows or coincides with 60 consecutive days as a member.

## Benefits

**Basic Life Coverage Amount**

Class 1 - 2 times your annual earnings to a maximum of \$300,000, with a minimum coverage amount of \$10,000

Class 2 - 2 times your annual earnings to a maximum of \$300,000, with a minimum coverage amount of \$10,000

Class 3 - \$300,000

Class 4 - 2 times your annual earnings to a maximum of \$300,000, with a minimum coverage amount of \$10,000

Class 5 - \$150,000

Class 6 - \$25,000

**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.

**Life Age Reductions**

Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75.

## 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

## Other Basic AD&D Features

- Family Benefits Package
- Helmet Benefit
- Seat Belt and Air Bag Benefits

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

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[www.standard.com](http://www.standard.com)

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