

Standard Insurance Term Life and AD&D

Term Life and AD&D

It's a subject no one likes to discuss, but most people want to make sure their loved ones are taken care of should something happen. You may elect Voluntary Term Life and AD&D insurance for yourself as well as for your spouse/domestic partner and dependent children.

Coverage Amounts

Employees may elect from \$10,000 to \$800,000 in Voluntary Term Life and AD&D insurance in increments of \$10,000. The new hire Guarantee Issue amount (amount without evidence of insurability) is \$300,000.* During each open enrollment period, employees may increase coverage without evidence of insurability by \$10,000, up to the plan maximum of \$800,000, as long as the employee has not been previously declined for a Life Insurance increase by The Standard.

For a spouse/domestic partner, an employee may elect from \$5,000 to \$400,000 in Voluntary Term Life and AD&D insurance in increments of \$5,000. Spouse/domestic partner elections may not exceed 100% of employee elections.* The new hire Guarantee Issue amount (amount without evidence of insurability) is \$50,000.* During each open enrollment period, spouses/domestic partners may increase coverage without evidence of insurability by \$5,000, up to the plan maximum of \$400,000, as long as the spouse/domestic partner election does not exceed 100% of the employee election.

For an eligible child, an employee may elect from \$5,000 to \$25,000 in Voluntary Term Life and AD&D insurance in increments of \$5,000. Eligible children's elections may not exceed 100% of employee elections.* The new hire Guarantee Issue amount (amount without evidence of insurability) is \$25,000.* During each open enrollment period, coverage for children may be increased without evidence of insurability by \$5,000, up to the plan maximum of \$25,000, as long as the child election does not exceed 100% of the employee election.

If you apply for an amount over the Guarantee Issue amount, satisfactory evidence of insurability is required. You will need to complete and submit a Medical History Statement. In some cases, The Standard may request additional medical information or a physical exam.

* When an employee turns 76, Employee coverage reduces to \$10,000 on the January 1 coinciding with or next following their 76th birthday. Spouse and child coverage if applicable will also reduce to \$10,000 at that time, as it cannot exceed 100% of the employee amount.

What are the exclusions for Voluntary Term Life insurance?

Voluntary Term Life insurance includes an exclusion for death resulting from suicide or other intentionally self-inflicted injury while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

AD&D insurance benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

Plan Features

Expanded AD&D:

This plan includes coverage for Accidental Death and Dismemberment (AD&D). The plan's expanded AD&D covers a wide variety of accidents, including speech or hearing loss, quadriplegia, hemiplegia or paraplegia, disappearance and adverse weather. It also covers a loss resulting from an act of physical violence against the employee while at work, provided specific conditions are met.

Waiver of Premium:

If you become totally disabled before age 75 after a 180 day waiting period your life insurance premium will be waived. Waiver of premium ends at age 99.

Accelerated Benefit:

Under the Accelerated Benefit provision, you may be eligible to receive up to 75%, or a maximum of \$500,000, of your Voluntary Term Life insurance coverage if you become terminally ill, have a life expectancy of fewer than 12 months and meet other eligibility requirements.

Repatriation Benefit:

The Standard pays an additional benefit, the Repatriation Benefit, if you die more than 200 miles from your primary place of residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence.

Portability:

If your insurance ends because your employment terminates, you may be eligible to buy group life insurance from The Standard through the Portability provision, assuming you meet the eligibility requirements. Please contact The Standard at 800-378-4668 ext 6785 for more information.

Conversion:

If your Voluntary Term Life insurance from The Standard ends or reduces for any reason other than failure to pay premiums, the right to convert provision allows you to convert your coverage to certain types of individual life insurance policies without having to provide evidence of insurability. You must apply for conversion and pay the required premium within 31 days after group coverage ends or reduces. (AD&D coverage may not be converted under this provision.)



Travel Assistance:

Travel assistance provides insured members and their families access to a comprehensive range of professional 24-hour medical, legal and trip assistance information, as well as referral and coordination services. This worldwide assistance service is available to plan participants whenever they are traveling 100 miles or more from home or when traveling in a foreign country for trips up to 180 days. For more information, review the [Travel Assistance brochure](#) or contact Assist America toll-free by calling (800) 872-1414.

Group Insurance Certificate:

If you become insured, you can go online to download and print a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modify the group policy or the insurance coverage in any way. Please contact The Standard at (800) 325-5757 for more information.

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Employee and Spouse/Domestic Partner Life and AD&D Rates**

	Non-Tobacco	Non-Tobacco	Tobacco	Tobacco
Age (as of last January 1 st)	16* Deductions	24* Deductions	16* Deductions	24* Deductions
15-38	0.059	0.039	0.086	0.057
39	0.072	0.048	0.126	0.084
40	0.079	0.053	0.132	0.088
41	0.079	0.053	0.146	0.097
42	0.079	0.053	0.152	0.101
43	0.092	0.062	0.185	0.127
44	0.092	0.062	0.192	0.128
45	0.106	0.070	0.212	0.141
46	0.119	0.079	0.225	0.150
47	0.126	0.084	0.259	0.172
48	0.132	0.088	0.279	0.186
49	0.146	0.097	0.305	0.203
50	0.152	0.101	0.312	0.208
51	0.172	0.115	0.352	0.234
52	0.179	0.119	0.385	0.257
53	0.205	0.137	0.425	0.283
54	0.232	0.155	0.478	0.319
55	0.259	0.172	0.511	0.341
56	0.279	0.186	0.545	0.363
57	0.312	0.208	0.611	0.407
58	0.338	0.226	0.671	0.447
59	0.365	0.243	0.724	0.483
60	0.412	0.274	0.751	0.500
61	0.432	0.288	0.797	0.531
62	0.471	0.314	0.857	0.571
63	0.505	0.336	0.930	0.620
64	0.545	0.363	1.010	0.673
65	0.604	0.403	1.030	0.687
66	0.658	0.438	1.116	0.744
67	0.731	0.487	1.249	0.818
68	0.797	0.531	1.349	0.899
69	0.870	0.580	1.482	0.988
70	0.963	0.642	1.489	0.992
71	1.050	0.700	1.628	1.086
72	1.156	0.771	1.781	1.187
73	1.243	0.828	1.928	1.285
74	1.336	0.890	2.074	1.383
75	1.343	0.895	1.702	1.134
76	1.356	0.904	1.928	1.285
77	1.382	0.922	2.067	1.378
78	1.495	0.997	2.234	1.504
79	1.602	1.068	2.393	1.595
80 +	1.735	1.156	2.593	1.728

Dependent Children Life and AD&D Rates** (per \$1,000 of coverage)

16 Deductions*	24 Deductions*
\$0.16	\$0.11

**AD&D cost are included in the rates.

* On the rate charts the 16 Deductions column refers to 9- & 10-month employees. The 24 Deductions column refers to 12-month employees.

To calculate your premium:

1. Amount elected: Write amount of coverage elected on Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. _____
3. Select your rate from the rate table and enter _____ on Line 3.
4. Line 2 multiplied by Line 3 = Your estimated payroll deduction _____