



The Standard®
Positively different.

Additional Life, Dependents Life and Voluntary Accidental Death and Dismemberment (AD&D) Insurance

CITY AND COUNTY OF DENVER

Answers to your questions about coverage from Standard Insurance Company



About This Booklet

This booklet is designed to answer some common questions about the group Additional Life, Dependents Life and Accidental Death and Dismemberment (AD&D) insurance coverage being offered by the City and County of Denver to eligible employees. It is not intended to provide a detailed description of the coverage.

If coverage becomes effective and you become insured, you will receive 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. If you have additional questions, please contact your human resources representative.

Please note that defined terms and provisions from the *group policy* are italicized in this booklet. Features of the group Additional Life and AD&D insurance coverage may vary by state.



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Additional Life Insurance Features

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you suddenly died?

Would they have the funds to pay bills, your home mortgage, burial and funeral expenses? Would they be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared? By sponsoring group Additional insurance from Standard Insurance Company, the City and County of Denver offers you an excellent opportunity to help protect your loved ones.

The advantages to you and your family include:

Choice - You decide how much coverage you need from the range of amounts available.

Flexibility - If your needs change, you can request to change the amount of coverage. Increases in coverage require *evidence of insurability*.

Convenience - With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.

Savings - Typically, group insurance rates are lower than the rates of individual insurance plans, generally providing you with coverage at a lower cost.

Peace of Mind - You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

Commonly Asked Questions

The following information provides details to give you a better understanding of group Additional Life insurance available from The Standard. Written in non-technical language, this is not intended as a complete description of the coverage.

Am I eligible for this coverage?

To be a *member* and eligible for the voluntary coverage, you must be:

- An active employee of the *employer*, excluding police, fire, temporary or seasonal employees or full-time members of the armed forces, but including Sheriffs.

For your *spouse* or *dependent* to be eligible for coverage, they must not be full-time members of the armed forces of any country.

When does my insurance go into effect?

The effective date of your coverage depends on when you become an eligible *member*, when you apply and whether you are required to provide *evidence of insurability*.

If you are **not** required to provide *evidence of insurability*, and if you apply and agree to pay premiums, your voluntary coverage becomes effective on:

- The date you become eligible if you apply on or before that date or
- The date you apply if you apply within 31 days after you become eligible.

If you are required to provide *evidence of insurability*, and if you apply and agree to pay premiums, your voluntary coverage becomes effective on the date The Standard approves your *evidence of insurability*.

In every case, you must meet the *active work* requirement before your insurance becomes effective.

What is the active work requirement?

Active work means performing with reasonable continuity, the material duties of your own occupation at your *employer's* usual place of business. You must be capable of *active work* on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled. If you are not *actively at work* on the day before the scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of *active work* as an eligible employee.

How much coverage may I get for myself?

You may elect Additional Life coverage in units of \$5,000, to a maximum of \$300,000.

If you wish to become insured for an amount of Additional Life in excess of \$100,000, the excess will be subject to medical underwriting approval.

Late applications and requests for coverage increases are also subject to medical underwriting approval.

May I get coverage for my spouse and children?

This coverage is available for your *spouse* in units of \$5,000 to a maximum of \$300,000, but not to exceed 100% of your combined Basic and Additional Life coverage.

If you elect an amount for your *spouse* greater than \$30,000, the excess will be subject to medical underwriting approval.

Late applications and requests for coverage increases are also subject to medical underwriting approval.

You may elect \$5,000 or \$10,000 of Dependents Life Insurance for your eligible *children*. This amount may not exceed 100% of your Additional Life coverage.

Late applications and requests for coverage increases are also subject to medical underwriting approval.

Is Voluntary Accidental Death and Dismemberment (AD&D) insurance included?

Voluntary AD&D insurance from The Standard is also available. With Additional Life and Voluntary AD&D insurance, you or your *beneficiaries* may be eligible to receive an additional benefit amount in the event of death or dismemberment as a result of an accident.

Amounts of Insurance

Voluntary AD&D Insurance allows you flexibility in meeting your insurance needs. You may apply for any amount from \$10,000 to \$500,000 in increments of \$10,000. Amounts in excess of \$250,000 cannot exceed 10 times your annual earnings. This amount will be reduced by 35% at age 65, to 50% of the original amount at age 70 and to 35% of the original amount at age 75.

If you are insured for Voluntary AD&D Insurance, you may elect to insure your eligible dependents. The amount of insurance for each dependent is determined as follows:

Spouse Only:	60% of your amount
Child only:	15% of your amount, not to exceed \$25,000 for each child
Spouse and Child:	50% of Employee amount for spouse; and 10% of employee amount for each child.

The amount payable for *loss of life* is 100% of 100% of the *AD&D insurance benefit*. The amount of the *AD&D insurance benefit* for other covered *losses* is a percentage of the amount payable for *loss of life* on the date of the accident, as shown below:

Loss	Percentage Payable
Hand or Foot	50%
Sight in one eye	50%
Audible speech	50%
Hearing in both ears	50%
Two or more <i>losses</i> listed above	100%
Thumb and index finger on the same hand*	25%
Life if you disappear and the disappearance is caused solely and directly by an accident that could have reasonably resulted in death**	100%
Life by accidental exposure to adverse weather conditions	100%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

*This benefit is not payable if an *AD&D insurance benefit* is payable for the loss of the entire hand.

**The disappearance must occur independently of all other causes and continue for a period of 365 days after the date of the accident despite reasonable search efforts.

The *loss* must occur due to an accident and independently of all other causes, within 365 days after the accident. *Loss of life* must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by The Standard.

How much coverage do I need?

Each family has its own unique set of circumstances, combined with needs that may arise with the unexpected loss of life. Use the worksheet below in calculating the amount of life insurance coverage you may need. The total is the amount of Additional Life insurance you might want to consider applying for to meet your obligations. Once you determine how much coverage you need, complete the

Enrollment Form within your enrollment packet, place it in a confidential envelope and submit it to the Career Service Authority. If you or your spouse are required to submit evidence of insurability, you must complete a medical history statement and submit it directly to The Standard.

How are benefits paid?

Our goal is to make a determination on life insurance claims within six business days of receipt in our home office and, when appropriate, make a payment within one business day of our approval. Depending upon the approved claim amount, The Standard may either issue a check to your designated *beneficiary* as a lump-sum payment or deposit the funds into a Standard Secure Access account.

Additional Life Insurance Worksheet		
	You	Your Spouse
Immediate Needs		
Medical and hospital expenses	\$ _____	\$ _____
Funeral/Burial expenses	_____	_____
Loans/Debts requiring payment upon death	_____	_____
Taxes:		
Federal and state income taxes	_____	_____
Property taxes	_____	_____
Federal and state estate taxes	_____	_____
Long Term Needs		
Mortgage	\$ _____	\$ _____
Debts (credit cards, car and student loans, etc.)	_____	_____
Educational/Vocational fund	_____	_____
Childcare expenses	_____	_____
Emergency fund for unforeseen expenses	_____	_____
Income Replacement		
<i>Consider the income needed to support your family and the number of years that they will need that support.</i>	\$ _____	\$ _____
Total Income Needs		
<i>Add together all of the above.</i>	\$ _____	\$ _____
Available Resources		
Existing life insurance coverage	\$ _____	\$ _____
Other assets such as 401(k), stocks, bonds, etc.	_____	_____
Total Available Resources		
<i>Add together all of your available resources.</i>	\$ _____	\$ _____
Total Additional Life Insurance Needed		
<i>Subtract the amount of your total available resources from your total income needs.</i>	\$ _____	\$ _____

With Standard Secure Access — a convenient, no fee, interest-bearing draft account, each *beneficiary* receives a personalized checkbook and has complete control of the account. *Beneficiaries* can write checks as needed or for the full amount. This arrangement allows *beneficiaries* to earn competitive interest rates on their benefits while they take the necessary time to consider financial decisions and evaluate their choices.

Will insurance benefits be reduced as I grow older?

Under this plan, your Additional Life and Dependents Life coverage reduces to 65 percent at age 70 and to 50 percent at age 75. If you or your spouse are age 70 or over, ask your human resources representative for the amount of coverage available.

What happens if I become totally disabled and can't work?

The Standard may continue your Additional Life and any Dependents Life insurance without payment of premium if you are insured under the *group policy* and:

- Are under the age of 60
- Become *totally disabled* or receive an *Accelerated Benefit*
- Complete the *waiting period* of 180 days
- Provide The Standard with satisfactory proof of loss

The amount of insurance continued under the *Waiver of Premium* provision will be reduced or terminated according to the *group policy*. *Waiver of Premium* does not apply to AD&D insurance.

What happens if I become terminally ill?

Under the *Accelerated Benefit* provision, you may be eligible to receive up to 75 percent, or a maximum of \$250,000, of your Additional Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months and meet other eligibility requirements.

This benefit allows you to use the proceeds as you desire — whether to cover medical expenses or to maintain your quality of life. The amount of Additional Life insurance payable upon your death is reduced by the *Accelerated Benefit* paid and an interest charge. However, to help protect your *beneficiaries*, The Standard will pay at least 10 percent of the original Additional Life coverage amount at that time even if interest charges on the accelerated amount would have exhausted the remaining benefits over time.

Are there any other benefits with the Additional Life insurance coverage from The Standard?

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 the remains to a mortuary near your primary place of residence.

The AD&D coverage includes the following additional benefits when an *AD&D*

insurance benefit is payable:

- **Seat Belt Benefit.** The *Seat Belt Benefit* provision provides an additional benefit in the event you die as a result of an *automobile* accident and you were properly wearing and using a *seat belt system*.
- **Family Benefits Package.** The Family Benefits Package includes the *Child Care Benefit*, *Higher Education Benefit* and *Career Adjustment Benefit*. It provides your eligible family members with additional financial help for childcare, college or career training.
- **Occupational Assault.** The *Occupational Assault* provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
- **Public Transportation.** The *Public Transportation* provision provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on *public transportation*.

Are there any exclusions?

Voluntary Life and Dependents Life excludes coverage for death resulting from suicide or other intentionally self-inflicted injury while sane. The amount payable will not include amounts that have not been continuously in effect for at least one year on the date of death.

AD&D Limitations

The *loss* must occur solely by an accident and independently of all other causes, within 365 days after the accident. *Loss* of life must be evidenced by a certified copy of the death certificate. All other *losses* must be certified by a *physician* in the appropriate specialty as determined by Standard Insurance Company.

AD&D Exclusions

No payment will be made for losses caused by war; suicide or any other self-inflicted injury; committing an assault or felony or active participation in a violent disorder or riot; the voluntary use of drugs, unless used in accordance with the direction of a physician; sickness, illness, disease, pregnancy, childbirth or related medical condition existing at the time of the accident; heart attack or stroke; medical or surgical treatment for any of the aforementioned items; aircraft travel as a pilot or crew member or flight as a passenger in any aircraft operated by or for the employer.

When does coverage end?

Additional Life coverage ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid for the Additional Life insurance (except if premiums are waived while *totally disabled*, if applicable)
- The date your employment terminates
- The date the *group policy* terminates or is amended to terminate coverage for your class
- The date you cease to be a *member*; however, insurance may continue for limited periods under certain circumstances described in the *group policy*
- If applicable, the date your *employer* ceases to participate under the *group policy*

Dependents Life coverage for your *spouse* and *children* ends automatically on the

earliest of the following:

- Five months after the date you die
- The date your Additional Life insurance ends
- The date the Dependents Life insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for the Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse*, the date of your divorce or legal separation
- For a *child* who is *disabled*, 90 days after we mail you a request for proof of *disability*, if proof is not given

AD&D insurance ends automatically on the earliest of the following:

- The date the Group Policy terminates.
- The date the last period ends for which you made a premium contribution.
- The date you cease to be a *member*.
- For your *spouse*, the date of your divorce.
- For any *dependent*, the date the *dependent* ceases to be a *dependent*.
- For a *child* who is *disabled*, 90 days after we mail you a request for proof of *disability*, if proof is not given

If my Additional Life or Dependents Life insurance ends or reduces, may I convert it to an individual policy?

If your Additional Life or Dependents 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 Additional Life or Dependents Life 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.

May I buy group life coverage after I leave my employer?

If your insurance ends because your employment terminates, you may be eligible to buy group life insurance from The Standard through the *Portability of Insurance* provision, assuming you meet the eligibility requirements. Please see the Career Service Authority for additional information.

How much will the Additional Life and AD&D coverage cost?

The monthly premium rates for the group Additional Life and AD&D coverage are indicated in the table below.

Employee and Spouse Additional Life Rates – Effective January 1st, 2008

Age of Insured on preceding January 1	Non-Tobacco Rate per \$1,000	Tobacco Use Rate per \$1,000
Age 29 and under	\$0.05	\$0.09
Age 30 to 34	\$0.06	\$0.10
Age 35 to 39	\$0.07	\$0.13
Age 40 to 44	\$0.12	\$0.22
Age 45 to 49	\$0.20	\$0.38
Age 50 to 54	\$0.32	\$0.61
Age 55 to 59	\$0.57	\$1.09
Age 60 to 64	\$0.74	\$1.32
Age 65 to 69	\$1.29	\$2.13
Age 70 to 74	\$2.22	\$3.37
Age 75 to 79	\$4.56	\$6.25
Age 80 to 84	\$6.66	\$8.32
85+	\$11.95	\$13.25

To calculate **your** premium:

$$\begin{aligned}
 \$ \frac{\text{Amount Elected}}{\$1,000} &= \text{_____} \times \$ \text{_____} \\
 & \hspace{15em} \text{(Rate from chart)} \\
 &= \text{_____} \\
 & \hspace{15em} \text{Your monthly cost}
 \end{aligned}$$

To calculate the premium for **your spouse**:

$$\begin{aligned}
 \$ \frac{\text{Amount Elected}}{\$1,000} &= \text{_____} \times \$ \text{_____} \\
 & \hspace{15em} \text{(Rate from chart)} \\
 &= \text{_____} \\
 & \hspace{15em} \text{Your monthly cost}
 \end{aligned}$$

Child Rates: \$0.75 per \$5,000 of Dependents Life Insurance, regardless of the number of children insured

To calculate the premium for your child(ren):

$$\begin{aligned}
 \frac{\$5,000}{\text{Amount Elected}} &= \$0.75 \text{ monthly} \\
 \frac{\$10,000}{\text{Amount Elected}} &= \$1.50 \text{ monthly}
 \end{aligned}$$

AD&D Rates:

Employee only: \$0.035 monthly per \$1,000 of AD&D Insurance

Employee plus Spouse

And/or Children: \$0.048 monthly per \$1,000 of AD&D Insurance

To calculate your premium:

$$\begin{aligned} \$ \frac{\text{Amount Elected}}{\$1,000} &= \text{_____} \times \$ \frac{\text{(Rate from chart)}}{\text{_____}} \\ &= \text{_____} \\ &\text{Your monthly cost} \end{aligned}$$

How do I apply for Additional Life, Dependents Life or Voluntary AD&D insurance coverage?

To apply for Additional Life, Dependents Life or Voluntary AD&D insurance, complete the Enrollment Form in your enrollment packet, place it in a confidential envelope and submit it to the Career Service Authority. You can apply at any time, but remember if you apply for Additional Life or Dependents Life more than 31 days after becoming eligible, satisfactory *evidence of insurability* is required. Coverage subject to *evidence of insurability* is not effective until approved by The Standard.

What if I have additional questions?

If you have any additional questions, please contact the Career Service Authority.

About Standard Insurance Company

Your employer has chosen Standard Insurance Company to provide group voluntary coverages to eligible employees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a national presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Just as others count on you, you can count on The Standard for voluntary insurance in a time of need. Talk with your employer's Career Service Authority for more information about group voluntary insurance from The Standard.



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