



The Standard®
Positively different.

Group Life Insurance

PARTICIPANTS OF HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

Answers to your questions about coverage from Standard Insurance Company



STANDARD INSURANCE COMPANY

Life Insurance Coverage From Standard Insurance Company

About This Booklet

This booklet provides a brief description of the Group Life Insurance coverage provided at no cost to eligible employees of any employer that participates in the Hawaii Employer-Union Health Benefits Trust Fund. It is not intended to provide a detailed description of the coverage.

The group insurance certificate contains a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events that apply to your coverage. However, the controlling provisions are contained in the *group policy* issued by Standard Insurance Company and neither this booklet, nor the certificate, may modify those provisions or the insurance in any way.

You may request a certificate from the local Standard Insurance Company Account Representative which will provide a more detailed description of the coverage. If you have additional questions, please contact your local Standard Insurance Company Account Representative at (888) 408-2298.

Please note that defined terms and provisions from the *group policy* are italicized in this booklet.

Eligibility

To become insured you must: (a) be a *participant*, (b) complete your *eligibility waiting period*, and (c) meet the *active work* requirement (unless you are an eligible retiree).

You are a *participant* if you are an active or retired *employee* of any employer that participates in the Hawaii Employer - Union Health Benefits Trust Fund.

Effective Date

Subject to the *active work* provisions, you are eligible for insurance on the date you become a *participant*.

Active Work Provisions

Active work means performing 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, your insurance will not become effective until the day after you complete one full day of *active work* as an eligible *participant*.

You will also be considered *actively at work* if:

- You were absent from *active work* because of a regularly scheduled day off, holiday, or vacation day;
- You were *actively at work* on your last scheduled work day before the date of your absence; and

- You were capable of *active work* on the day before the scheduled effective date of your insurance or increase in your insurance

You will be considered *actively at work* if you were covered under the *prior plan* on June 30, 2007.

Schedule of Life Insurance

Active *participants*: \$36,225

Retired *participants*: \$2,372

Insurance Benefit Reductions

Under this plan, active participant's life insurance coverage reduces as follows:

Age	Coverage Amount
65 – 69	\$23,546
70 – 74	\$16,301
75 – 79	\$10,867
80 or over	\$7,245

If you are a retired *participant*, your insurance is not subject to reductions due to age.

Payment of Life Insurance Benefits

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.

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.

Continuation of Coverage During Total Disability

If you are an active *participant*, The Standard may continue your life insurance with payment of premium for a period of not more than twelve months if you are insured under the *group policy* and become *totally disabled*. However, insurance coverage will not continue beyond the date the *group policy* terminates.

Totally Disabled means that, as a result of *sickness, injury* or *pregnancy*, you are unable to perform with reasonable continuity the material duties of any occupation for which you are reasonably fitted by education, training and experience.

Accelerated Benefit

If you are an active *participant*, you may be eligible to receive up to 75 percent of your 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. The amount of 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 life insurance coverage amount at that time even if interest charges on the accelerated amount would have exhausted the remaining benefits over time.

Other Benefits

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, maximum of 10 percent of your life insurance benefit, incurred to transport your body to a mortuary near your primary place of residence.

The Standard includes a travel assistance program that provides a full range of 24-hour medical, legal and travel assistance services to you and your dependents when you travel more than 100 miles from home or in a foreign country, provided through an agreement with MEDEX® Assistance Corporation.

When Life Coverage Ends

Life coverage ends automatically on the earliest of the following:

- The last day of the pay period in which your employment terminates, unless you are eligible for benefits as a retired *participant*
- The date the *group policy* terminates or is amended to terminate coverage for your class
- The date you cease to be a *participant*; however, insurance may continue for limited periods under certain circumstances described in the *group policy*
- The date your *employer* ceases to participate under the *group policy*
- The date the last period ends for which a premium was paid for your Life Insurance

Conversion of Life Insurance

If your 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 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.

Portability of Insurance

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. For additional information, please contact your local Standard Insurance Company Account Representative at (888) 408-2298.

About Standard Insurance Company

The Hawaii Employer - Union Health Benefits Trust Fund has chosen Standard Insurance Company to provide group Basic Life coverage 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, retirement plans, group life and group dental insurance.

Just as others count on you, you can count on The Standard for Basic Life insurance in a time of need. Talk with your employer's local Standard Insurance Company Account Representative for more information about group Life insurance from The Standard.



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