



About This Booklet

This booklet is designed to answer some common questions about the group Additional Life insurance coverage being offered by Hennepin County 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 (The Standard). Neither the certificate nor the information presented in this booklet modifies the *group policy* or the insurance coverage in any way. If you have additional questions, please contact the Hennepin County Human Resources Benefits Unit at (612) 348-3530.

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

Group Additional Life Insurance

It's not easy to think about, but what if you suddenly died? Your family could be faced with house payments, unpaid bills, childcare and other expenses just to maintain their current lifestyle. Could your family live without your income? Would your family be able to cover the medical expenses associated with a terminal illness or with burial and funeral expenses?

You make a great investment in your family. You spend time with them. You care for them. You work for them. And if you're not there for them, you want them protected. Your *employer* provides you with a basic amount of Group Life insurance to help protect your loved ones in the event of your death. Since every employee's needs are different, your *employer* also provides you with the opportunity to apply for Additional Life insurance from The Standard.

The advantages to you and your loved ones 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.
- **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.

Am I eligible for this coverage?

To be eligible for this plan you must be insured for Basic Group Life coverage with The Standard and one of the following:

- You must be an active permanent or probationary employee in regular (non-temporary) appointment with Hennepin County with regular standard hours of 20 hours or more per week;
- You must be a limited duration appointment employee with Hennepin County that has an appointment that exceeds 6 months and with regular standard hours of 20 hours or more each week; or
- You must be an active employee in a grant, trainee, or an unclassified position that is defined to include benefits and has regular standard hours of 20 hours or more each week.

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*.

You must apply and agree to pay premiums for Additional Life Insurance.

If you are not required to provide *evidence of insurability*, your Additional Life 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*, your Additional Life 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?

Eligible employees may elect Additional Life coverage in units of \$5,000, to a maximum of \$500,000.

If you want to become insured for an amount of Additional Life in excess of the *guarantee issue amount* of \$100,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Is Accidental Death and Dismemberment (AD&D) coverage also included?

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

The amount of this *AD&D insurance benefit* for *loss of life* is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this *AD&D insurance benefit* for other covered *losses* is a percentage of the amount payable for Additional Life insurance coverage on the date of the accident, as shown below:

Loss	Percentage Payable
One hand or one foot	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more <i>of the losses</i> listed above	100%
Thumb and index finger on the same hand	25%
Quadriplegia	100%
Hemiplegia	75%
Paraplegia	75%
Uniplegia	25%

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 us.

How much coverage may I get for my spouse/domestic partner and children?

This plan also includes Dependents Life insurance from The Standard. *Dependents* include your eligible *spouse/domestic partner* and *child(ren)*.

Eligible employees who are insured for Additional Life Insurance may elect one of three Dependents Life coverage options for a *spouse/domestic partner* and *child(ren)*:

Option A: *Spouse/domestic partner* and *child*: \$1,000;

Option B: *Spouse/domestic partner* and *child*: \$5,000;

Option C: *Spouse/domestic partner* and *child*: \$10,000.

The amount of Dependents Life insurance may not exceed 100 percent of your Additional Life coverage. Please note that if you and your *spouse/domestic partner* both work for Hennepin County, you may not be insured as both a *member* and a *dependent*. Additionally, a *child* may not be insured by more than one *member*.

All late applications and requests for coverage increases for your *spouse/domestic partner* will require medical underwriting approval.

Domestic partners of employees are eligible for Dependents Life insurance. As a part of your partner's Life insurance enrollment, you are required to provide proof that you are in a *domestic partner* relationship. For details about required documentation, access the Hennepin County Benefits Unit website.

Children, adopted children and stepchildren living in an eligible employee's home are considered *dependents* through age 18, or through age 24 if registered as students and attending an accredited educational institution on a full-time basis. Dependents Life insurance may be continued after age 18 for a *child* who is *disabled*. Married children or *dependents* who are full-time members of the armed forces of any country are not eligible for coverage.

How much coverage do I need?

It can be difficult to determine the amount of insurance you 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 final 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 your enrollment. Newly eligible employees should complete the enrollment process through the Hennepin County Apex Self Service Portal. If you are a current, benefit eligible employee, go to the Hennepin County Benefits Unit website for instructions.

Immediate Needs	You	Your <i>Spouse/Domestic Partner</i>
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		
Consider the income needed to support your family and the number of years they will need that support.	\$ _____	\$ _____
 Total Income Needs		
Add together all of the above.	\$ _____	\$ _____
 Available Resources		
Existing life insurance coverage	\$ _____	\$ _____
Other assets such as 457, stocks, bonds, etc.	_____	_____
 Total Additional Life Insurance Needed		
Subtract the amount of your available resources from your total income needs.	\$ _____	\$ _____

How much will the Additional Life coverage cost me?

Use the following rates to determine the monthly premium for your Additional Life and AD&D coverage:

Employee age on Last January 31	Rate per \$1,000 of total coverage
Under 25	\$0.042
Age 25 through 29	\$0.051
Age 30 through 34	\$0.069
Age 35 through 39	\$0.071
Age 40 through 44	\$0.076
Age 45 through 49	\$0.134
Age 50 through 54	\$0.197
Age 55 through 59	\$0.363
Age 60 through 64	\$0.627
Age 65 through 69	\$1.131
Age 70 and above	\$2.031

Any premium changes as a result of your age will take effect on the first payroll in April of each year.

To calculate your premium:

$$\begin{array}{c}
 \$ \text{_____} \div \$1,000 = \text{_____} \times \$ \text{_____} = \$ \text{_____} \\
 \text{Amount of Additional} \qquad \qquad \qquad \text{Premium rate} \qquad \qquad \qquad \text{Your monthly cost} \\
 \text{Life in \$10,000} \\
 \text{increments elected} \\
 \text{for self} \\
 \qquad \qquad \qquad \qquad \qquad \qquad \text{from above chart}
 \end{array}$$

The following are the rates for your Dependents Life Coverage:

Option	Rate per Month
Option A (\$1,000)	\$0.20
Option B (\$5,000)	\$1.00
Option C (\$10,000)	\$2.00

Will I have to provide information regarding my medical history?

If you apply for Additional Life insurance within 31 days of becoming eligible to apply and meet the *active work* requirement, you will automatically qualify for up to a set amount of insurance coverage called the *guarantee issue amount*. This means that you will not have to answer medical questions to purchase coverage up to this amount.

If you apply more than 31 days after becoming eligible to apply or if you determine that you need more insurance than the *guarantee issue amount*, satisfactory *evidence of insurability* is required. You will need to complete and submit a Medical History Statement. In some cases, we may request additional medical information or a physical exam.

Evidence of insurability is also required for reinstatement of terminated coverage and for *members* eligible but not insured under prior life insurance plans.

How do I apply for Additional Life insurance coverage?

To apply for Additional Life insurance, newly eligible employees should complete the enrollment process through the Hennepin County Apex Employee Self Service Portal. If you are a current, benefit eligible employee, go to the Hennepin County Benefits Unit website for instructions. You can apply at any time, but remember if you apply 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.

How are benefits paid?

For amounts of less than \$25,000, The Standard issues a check to each designated *beneficiary*. The Standard pays amounts of \$25,000 or more to each designated *beneficiary* by depositing funds into Standard Secure Access — a convenient, no fee, interest-bearing draft account.

With Standard Secure Access, 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.

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 \$500,000, 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 — whether to cover medical expenses or to maintain your quality of life. 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 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 Additional Life 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 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.¹

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*.
- **Air Bag Benefit.** The *Air Bag Benefit* provides an additional benefit in the event you die as a result of an *automobile* accident for which a *Seat Belt Benefit* is payable and the *automobile* is equipped with an *air bag system* which deployed as evidenced by a police accident report and you were seated in the driver's or passenger's seat intended to be protected by the *air bag system*.

¹ Provided through an agreement with MEDEX® Assistance Corporation.

What are the exclusions?

Additional Life 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

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 your Additional Life insurance
- The last day of the calendar month in which your employment terminates
- The date your Group Life insurance ends
- The date the *group policy* terminates
- The date Additional Life insurance terminates under the *group policy*
- The last day of the calendar month in which you cease to be a *member*; however, insurance may continue for limited periods under certain circumstances
- If applicable, the date your *employer* ceases to participate under the *group policy*

Dependents Life coverage for your *spouse/domestic partner* and *children* ends automatically on the earliest of the following:

- The date your Group 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 your Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse/domestic partner*, 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 will automatically end on the earliest of the following:

- The date your Group Life insurance ends
- The date the AD&D insurance terminates under the *group policy*
- The date the last period ends for which a premium was paid for your AD&D insurance

If my Additional Life insurance ends or is reduced, may I convert to an individual policy?

If your Additional Life insurance from The Standard ends or is reduced for any reason other than failure to pay premiums, you may be able to convert the terminated coverage to certain types of individual life insurance policies without providing *evidence of insurability*. You must apply for conversion and pay the required premium within 31 days after group coverage ends or is reduced. AD&D coverage may not be converted under this provision.

What if I have additional questions?

If you have any additional questions, please contact your Human Resources Benefits Unit at (612) 348-3530.