



The Standard®
Positively different.

Group Additional Life and Voluntary AD&D Insurance

FOR EMPLOYEES OF MARICOPA COUNTY

Answers to your questions about coverage from Standard Insurance Company



STANDARD INSURANCE COMPANY

About This Booklet

This booklet is designed to answer some common questions about the group Additional Life and Voluntary AD&D insurance coverages being offered by Maricopa County to its eligible employees. It is not intended to provide a detailed description of the coverages.

If coverage becomes effective and you become insured, copies of the group insurance certificates containing detailed descriptions of the insurance coverages including the definitions, exclusions, limitations and terminating events will be viewable through the Benefits home page on the Maricopa County Intranet. The controlling provisions will be in the *group policies* issued by Standard Insurance Company. Neither the certificates nor the information presented in this booklet modify the *group policies* or the insurance coverages in any way. If you have additional questions, please contact your Benefits representative in the Employee Health Initiatives department.

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



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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. Maricopa County 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, the county also provides you with the opportunity to elect 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. (Some 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.
- You must be an active regular employee of Maricopa County who is scheduled to work at least 20 hours each week or an active elected official of Maricopa County. Also included are active employees of Maricopa County whose terms of employment are established by contract and who have been determined by the county to be benefits-eligible. Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.
- For *dependents* coverage, your *spouse* or *children* must not be full-time members of the armed forces of any country.

For the purposes of this booklet, "employee" includes an elected official except where designated otherwise.

What is the effective date of the Additional Life coverage?

The effective date of the Additional Life coverage is dependent upon a minimum number of eligible employees applying and qualifying for it. Maricopa County and The Standard have agreed upon this required level of participation. If it is not met, the Additional Life coverage will not become effective.

When does my insurance go into effect?

If the minimum participation requirement is met and the Additional Life coverage goes into effect, then 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*, if you apply and agree to pay premiums, your coverage becomes effective on the date you become eligible.

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

In every case, employees other than elected officials must meet the *active work* requirement before insurance will become 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 1 full day of *active work* as an eligible employee.

The *active work* requirement does not apply to elected officials.

How much life coverage may I get for myself?

Eligible employees may choose Additional Life coverage of 1, 2, 3, 4 or 5 times their *annual earnings*, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The total amount of Basic and Additional Life insurance may not exceed \$1,000,000.

If you want to become insured for an amount of Additional Life in excess of the *guarantee issue amount* of \$500,000, the excess will be subject to medical underwriting approval. However, if you were insured under the *prior plan* for \$500,000 or more of additional life insurance on the day before the effective date of the *group policy*, you will not be required to provide *evidence of insurability* to become insured for that amount under The Standard's plan.

Some late enrollments and requests for coverage increases are also subject to medical underwriting approval. Please contact your Benefits representative in the Employee Health Initiatives department for more information.

How much life coverage may I get for my spouse and children?

This plan also includes Dependents Life insurance from The Standard.

For your *spouse*

Eligible employees may choose Life coverage for a *spouse* in units of \$10,000 to a maximum of \$100,000, but not to exceed 100 percent of the employee's combined Basic and Additional Life coverage.

If you choose an amount for your *spouse* greater than the *guarantee issue amount* of \$50,000, the excess will be subject to medical underwriting approval. Some late enrollments and requests for coverage increases will also require medical underwriting approval. Please contact your Benefits representative in the Employee Health Initiatives department for more information.

For your *children*

You may choose Dependents Life insurance for your eligible *children* in units of \$5,000, to a maximum of \$20,000. The amount chosen may not exceed 100 percent of your combined Basic and Additional Life coverage.

If you choose an amount for your child greater than the *guarantee issue amount* of \$10,000, the excess will be subject to medical underwriting approval. Some late enrollments and requests for coverage increases will also be subject to medical underwriting approval.

How much coverage do I need?

It can be difficult to determine the amount of insurance you need. Each family has its 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 the Enrollment Form within your enrollment packet and submit it to your Employee Health Initiatives department, or enroll online through Employee Self Service.

Immediate Needs	You	Your spouse
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 Additional Life Insurance Needed		
<i>Subtract the amount of your total available resources from your total income needs.</i>	\$ _____	\$ _____

How much will the Additional Life coverage cost me?

Use the following appropriate rate table to determine the monthly premium for your Additional Life coverage.

Employee age on last January 1	Tobacco-user Rate per \$1,000 of total coverage
Age 24 and under	\$0.065
Age 25 through 29.	\$0.070
Age 30 through 34.	\$0.080
Age 35 through 39.	\$0.136
Age 40 through 44.	\$0.194
Age 45 through 49.	\$0.385
Age 50 through 54.	\$0.709
Age 55 through 59.	\$0.722
Age 60 through 64.	\$1.120
Age 65 through 69.	\$1.370
Age 70 and above	\$2.250

Employee age on last January 1	No tobacco Rate per \$1,000 of total coverage
Age 24 and under	\$0.040
Age 25 through 29.	\$0.047
Age 30 through 34.	\$0.062
Age 35 through 39.	\$0.070
Age 40 through 44.	\$0.092
Age 45 through 49.	\$0.150
Age 50 through 54.	\$0.230
Age 55 through 59.	\$0.390
Age 60 through 64.	\$0.660
Age 65 through 69.	\$0.950
Age 70 and above	\$1.760

To calculate your monthly premium:

$$\begin{array}{ccccccc}
 \$ \underline{\hspace{2cm}} & \div & \$1,000 = & \underline{\hspace{2cm}} & \times & \$ \underline{\hspace{2cm}} & = & \$ \underline{\hspace{2cm}} \\
 \text{Amount of Additional} & & & & & \text{Premium rate} & & \text{Your monthly cost} \\
 \text{Life chosen for self} & & & & & \text{from appropriate chart} & &
 \end{array}$$

Use the following rates to determine the monthly premium for your *spouse's* Life coverage:

Spouse's age on last January 1	Rate per \$1,000 of total coverage
Age 24 and under	\$0.06
Age 25 through 29	\$0.07
Age 30 through 34	\$0.08
Age 35 through 39	\$0.10
Age 40 through 44	\$0.12
Age 45 through 49	\$0.20
Age 50 through 54	\$0.34
Age 55 through 59	\$0.54
Age 60 through 64	\$0.90
Age 65 through 69	\$1.28
Age 70 and above	\$2.08

To calculate the monthly premium for your *spouse*:

$$\frac{\$ \text{Amount of Life chosen for spouse}}{\$1,000} = \text{_____} \times \$ \text{Premium rate from above chart} = \$ \text{Your monthly cost}$$

The monthly premium rate for your *child(ren)*'s Life coverage is \$.10 per \$1,000 of total coverage.

To calculate the monthly premium for your *child(ren)*:

$$\frac{\$ \text{Amount of Life chosen for child(ren)}}{\$1,000} = \text{_____} \times \$.10 \text{ Premium rate} = \$ \text{Your monthly cost}$$

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

This plan also includes AD&D insurance from The Standard. With Voluntary 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.

Eligible employees may choose Voluntary AD&D coverage of 1, 2, 3, 4 or 5 times their *annual earnings*, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000.

If you elect Voluntary AD&D coverage for yourself, you may also elect coverage for your *spouse* and *child(ren)*. If you elect family coverage, the amounts of AD&D coverage for your *spouse* and *child(ren)* will equal a percentage of your Voluntary AD&D insurance as follows:

- Spouse* only: 60%
- Children* only: 10% for each *child*, not to exceed \$25,000
- Spouse and children*: 50% for your *spouse*; 5% for each *child*

You are not required to elect Additional Life coverage in order to elect Voluntary AD&D. If you elect Voluntary AD&D, a separate group insurance certificate for the coverage will be viewable through the Benefits home page on the Maricopa County Intranet.

The amount of the Voluntary *AD&D insurance benefit* for *loss* of the insured’s life is the amount of insurance coverage in effect on the date of the accident.

The amount of the Voluntary *AD&D insurance benefit* for other covered *losses* is a percentage of the amount payable for *loss* of the insured’s life 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 of the <i>losses</i> listed above	100%
Thumb and index finger of the same hand ¹	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	75%

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

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 will the Voluntary AD&D coverage cost me?

Use the following appropriate rate to determine the monthly premium for your Voluntary AD&D coverage:

For yourself:
 \$.02 monthly per \$1,000 of your Voluntary AD&D Insurance

For yourself and your *dependents*:
 \$.035 monthly per \$1,000 of your Voluntary AD&D Insurance

To calculate your monthly premium:

$$\frac{\$ \text{Amount of Voluntary AD\&D chosen for self}}{\$1,000} = \text{_____} \times \$ \text{Premium rate} = \$ \text{Your monthly cost}$$

Will I have to provide information regarding my medical history?

If you apply for Additional Life insurance within 30 days of becoming eligible to apply and meet the *active work* requirement (there is no active work requirement for elected officials), 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 for coverage more than 30 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.

However, if you were insured under the *prior plan* for \$500,000 or more of additional life insurance on the day before the effective date of the *group policy*, you will not be required to provide *evidence of insurability* to become insured for that amount under The Standard's plan.

In certain circumstances, *evidence of insurability* is also required for reinstatement of terminated coverage and for *members* eligible but not insured under the prior life insurance plan.

Evidence of insurability is not required for Voluntary AD&D Insurance.

How do I apply for coverage?

To apply for Additional Life and/or Voluntary AD&D insurance, complete the Enrollment Forms in your enrollment packet, place them in a confidential envelope and submit them to your Employee Health Initiatives department, or enroll online through Employee Self Service. You can enroll at any time, but remember if you enroll more than 30 days after becoming eligible, satisfactory *evidence of insurability* may be required for Additional Life coverage. Coverage subject to *evidence of insurability* is not effective until approved by The Standard.

Please contact your Benefits representative in the Employee Health Initiatives department for more information about when *evidence of insurability* is required.

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.

Will insurance benefits be reduced as I grow older?

Under this plan, insurance will not be reduced because of your or your *dependent's* age.

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

The Standard may continue your Voluntary 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 50 percent, or a maximum of \$500,000, of your Additional Life insurance benefit 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.

Are there any other benefits with coverage from The Standard?

The Standard pays an additional benefit, the *Repatriation Benefit*, if you or your dependent dies more than 75 miles from your primary place of residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your or your dependent's 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.²

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* that 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*.
- **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*.
- **Line of Duty Benefit.** The *Line of Duty Benefit* provision provides an additional benefit for *public safety officers* who suffer death or dismemberment in an accident while acting in the line of duty.

² Provided through an agreement with MEDEX® Assistance Corporation.

What are the exclusions?

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
- Any loss caused by an accident that arises out of or in the course of any employment for wage or profit
- 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 period in which your employment terminates
- The date your Basic Life insurance ends
- The date the *group policy* terminates
- The date Additional Life insurance terminates under the *group policy*
- The date you cease to be a *member*; however, insurance may continue for limited periods under certain circumstances

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

- Five months after the date you die (No premiums will be charged for your Dependents Life insurance during this time.)
- The date your Basic Life insurance ends
- The date 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*, the last day of the period in which your divorce is final
- For a *child* who is *disabled*, 90 days after we mail you a request for proof of *disability*, if proof is not given

Your Voluntary AD&D insurance will automatically end on the earliest of the following:

- The date the *group policy* terminates
- The date the last period ends for which a premium was paid for your Voluntary AD&D insurance
- The date your employment terminates
- The date you cease to be an eligible *member*

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 45 days after your Additional Life coverage ends or is reduced. 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* provision. Please contact your Benefits representative in the Employee Health Initiatives department for more information.

What if I have additional questions?

If you have any additional questions, please contact your Benefits representative in the Employee Health Initiatives department.

About Standard Insurance Company

Standard Insurance Company has earned a solid reputation for its quality products, expert resources, superior service, steady growth, innovation and strong financial performance. Founded in 1906, The Standard is a leader in the group disability and life insurance market, while also offering individual disability, group dental and retirement plans for groups and individuals.



Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204
www.standard.com

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