



## Standard Insurance Company Supplemental Life Coverage Highlights

### Supplemental Life Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through Multnomah County.

### Eligibility Requirements

- Policy Effective Date**
  - January 1, 2018
- Employee**
  - You must be insured for Basic Life through The Standard
  - You must be an active employee of Multnomah County working at least 20 hours each week
  - You cannot be insured as both an employee and a dependent
  - Some classifications are excluded such as employees who are on-call, temporary (other than temporary management group), seasonal, interns, independent contractors, and others
- Spouse/Domestic Partner**
  - Spouse means a person to whom you are legally married or your domestic partner as recognized by law
- Premium**
  - You pay 100 percent of the premium for this coverage through easy payroll deduction

### Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Supplemental Life and Spouse/Domestic Partner Supplemental Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
<b>Employee</b>	\$30,000	\$10,000	\$200,000	\$500,000
<b>Spouse/Domestic Partner</b>	\$30,000	\$10,000	\$50,000	\$500,000

Note:

- Amounts of coverage elected above the Guarantee Issue (GI) amount are subject to medical underwriting approval.
- If you elect coverage that requires medical underwriting approval, you will receive a message for an invitation to apply from The Standard at the email address on record after enrollment. There will be a link and log on instructions within the email. Those coverage amounts will be pended until your application is submitted and approved by The Standard.
- Except as provided below, all late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval, unless there is a Family Status change. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval.
- During Multnomah County's Annual Enrollment Period, The Standard will waive the Evidence of Insurability (EOI) requirement for increases in employee Supplemental Life Insurance of \$10,000, \$20,000, or \$30,000 subject to the GI amount above. Requests for Supplemental Life insurance above the GI or increases in excess of \$30,000 will require Evidence of Insurability. The requirements will not be waived if you previously submitted Evidence of Insurability that was not approved by The Standard under the Multnomah County plan.
- During the first 60 days following a Family Status Change, an eligible employee can elect Supplemental Life insurance up to the GI of \$200,000 without providing Evidence of Insurability. Requests for Supplemental Life insurance above the GI or outside of this enrollment period will require Evidence of Insurability. The requirements will not be waived if you previously submitted Evidence of Insurability that was not approved by The Standard.

- Also during the first 60 days following a Family Status Change, an eligible employee can elect Dependents Life insurance for a Spouse/Domestic Partner up to the GI of \$50,000 without providing Evidence of Insurability. Requests for Dependents Life insurance for a Spouse/Domestic Partner above the GI or outside of this enrollment period will require Evidence of Insurability. The requirements will not be waived if your Spouse/Domestic Partner previously submitted Evidence of Insurability that was not approved by The Standard.

### Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Supplemental Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: [standard.com/life/needs](http://standard.com/life/needs).

### Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance, including Spouse/Domestic Partner Supplemental Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your Employee Benefits Office at [employee.benefits@multco.us](mailto:employee.benefits@multco.us) or call 503-988-3477 for more information.

### Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

### Life Insurance Features and Benefits

Please see your Employee Benefits Office for Supplemental information about the features and benefits below.

<b>Waiver of Premium</b>	If you become totally disabled while insured under this plan and are under age 60, and complete a waiting period of 90 days, your Basic and Supplemental Life insurance may continue without premium payment until age 65, provided you give us satisfactory proof that you remain totally disabled.
<b>Accelerated Benefit</b>	If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Supplemental Life benefit to a maximum of \$750,000.
<b>Portability</b>	If your insurance ends or reduces, you may be eligible to buy portability group insurance coverage without submitting proof of good health.
<b>Conversion</b>	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

### When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The last day of the calendar month in which your employment terminates
- If you are rehired within 12 months, you may reinstate your coverage without requiring Evidence of Insurability
- The last day of the month in which you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your Spouse/Domestic Partner Supplemental Life coverage ends automatically on the date your Spouse/Domestic Partner ceases to meet the eligibility requirements for a Spouse/Domestic Partner.

For more details on when insurance ends, contact your Employee Benefits Office at [employee.benefits@multco.us](mailto:employee.benefits@multco.us) or call 503-988-3477.

**Group Insurance Certificate**

If coverage becomes effective, and you become insured, your certificate and plan documents will be available at [multco.us/benefits](http://multco.us/benefits). The certificate contains 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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

**Employee & Spouse/Domestic Partner Rates**

If you elect Supplemental Life insurance for yourself or Supplemental Life insurance for your Spouse/Domestic Partner, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's & Spouse/Domestic Partner's Age (as of last July 1)	Rate (Per \$10,000 of Total Coverage)
<25	\$0.60
25-29	\$0.60
30-34	\$0.80
35-39	\$0.90
40-44	\$1.00
45-49	\$1.70
50-54	\$2.90
55-59	\$4.70
60-64	\$7.60
65-69	\$12.70
70+	\$20.60

To calculate your premium:

1. Amount Elected: Write the Supplemental Life amount requested. Line 1: \_\_\_\_\_
2. Line 1 divided by \$10,000 = Line 2. Line 2: \_\_\_\_\_
3. Select your rate from the rate table and enter on Line 3. Line 3: \_\_\_\_\_
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: \_\_\_\_\_



### **Standard Insurance Company**

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [standard.com](http://standard.com).

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,  
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