

Group Life And AD&D Insurance Coverage

The California State University



Standard Insurance Company
Group Life Insurance



The following is a brief description of some of the coverage highlights for The California State University Basic Life and Accidental Death And Dismemberment (AD&D) plan underwritten by Standard Insurance Company. More detailed information appears in the Certificate Of Insurance, including the full text of definitions, exclusions, limitations, reductions and terminating events that apply to your coverage. However, the controlling provisions are contained in the Group Policy and neither this summary, nor the certificate, may modify those provisions or the insurance in any way. You may request a certificate from your benefits representative which will provide a more detailed description of the coverages. If you have additional questions, please access www.standard.com/mybenefits/csu.

In the material that follows, the initial letters of the Group Policy's defined terms are capitalized.

Eligibility

To become insured you must: (a) Be a Member; (b) Complete your Eligibility Waiting Period; and (c) Meet the requirements in Life Insurance and Active Work Provisions.

You are a Member if you are an active employee of the Employer, and one of the following:

- Appointed half-time or more for more than six months in an executive, management, confidential, bargaining unit 1, unit 3, teaching associate, unit 4, unit 8, CSUEU (units 2, 5, 7, 9), or unit 12 position; or
- Appointed for at least six (6) weighted teaching units or more for at least one semester or two or more consecutive quarter terms in a lecturer or coach academic year position (unit 3).

You are not a Member if you are a full-time member of the armed forces of any country.

You are eligible for insurance on the first day of the calendar month following the date you become a Member.

Active Work Provision

If you are incapable of Active Work because of Sickness, Injury or Pregnancy on the day before the scheduled effective date of your insurance or an increase in your insurance, your insurance or increase will not become effective until the day after you complete one full day of Active Work as an eligible Member.

Active Work and Actively At Work mean performing the material duties of your own occupation at your Employer's usual place of business.

Benefits

Life Insurance

Subject to the terms of the Group Policy, The Standard will pay your beneficiary the amount of Life Insurance for which you are insured upon receipt of satisfactory written proof of your death while insured under the Group Policy.

AD&D Insurance

Subject to the terms of the Group Policy, if you suffer a Loss as a direct result of an accident, and satisfy certain policy requirements, an Accidental Death or Dismemberment Benefit will be paid in addition to the Life Insurance Benefit. The amount payable is a percentage of the AD&D Insurance Benefit in effect on the date of the accident and is determined by the Loss suffered as shown below:

Loss	Percentage Payable
a. Life	100%
b. One hand or one foot	50%
c. Sight in one eye, speech, or hearing in both ears	50%
d. Two or more of the Losses listed in b. and c. above	100%
e. Thumb and index finger of the same hand, or loss of hearing in one ear.	25%*
f. Quadriplegia	100%
g. Hemiplegia.	50%
h. Paraplegia	75%
i. Coma.	1% per month of the remainder of the AD&D Insurance Benefit payable for Loss of life after reduction by any AD&D Insurance Benefit paid for any other Loss as a result of the same accident. Payments for coma will not exceed a maximum of 100 months.

No more than 100% of your AD&D Insurance will be paid for all Losses resulting from one accident.

*No AD&D Insurance Benefit will be paid for Loss of thumb and index finger of the same hand if an AD&D Insurance Benefit is payable for the Loss of that entire hand.

Effective Date

Subject to the **Active Work Provisions**, your insurance becomes effective on the date you become eligible.

Class Definition

Class 1:	Executive Members
Class 2:	Management Members
Class 3:	Confidential Members
Class 4:	Unit 3 Members
Class 5:	Teaching Associate Members
Class 6:	Unit 4 Members
Class 7:	Unit 8 Members
Class 8:	CSUEU (Units 2, 5, 7, and 9) Members
Class 9:	Unit 1 Members
Class 10:	Unit 12 Members
Class 11:	E99-excluded San Francisco State University (SFSU) Head Start Program Specialist Members

Schedule of Insurance

Life Insurance

Class 1:	\$250,000
Class 2:	\$100,000
Class 3:	\$50,000
Class 4:	\$50,000
Class 5:	\$50,000
Class 6:	\$25,000
Class 7:	\$10,000
Class 8:	\$10,000
Class 9:	\$25,000
Class 10:	\$50,000
Class 11:	\$50,000

AD&D Insurance

Class 1:	\$250,000
Class 2:	\$100,000
Class 3:	\$50,000
Class 4:	\$50,000
Class 5:	None
Class 6:	\$25,000
Class 7:	\$10,000
Class 8:	\$10,000
Class 9:	\$25,000
Class 10:	\$50,000
Class 11:	\$50,000

Cost

Your insurance is Noncontributory. The Employer pays the entire premium for your insurance.

Life Insurance Features

Accelerated Benefit

If you qualify for Waiver of Premium and you give The Standard proof of having a Qualifying Medical Condition (you are terminally ill, with a life expectancy of less than 12 months), you may have the right to receive during your lifetime a portion of your Life Insurance as an Accelerated Benefit. You may receive an Accelerated Benefit of up to 75% of your Life Insurance. The minimum is \$5,000 or 10% of your Life Insurance, whichever is greater.

Waiver of Premium

If you become Totally Disabled while insured and before your 70th birthday, your Life Insurance may be continued during your Total Disability without payment of premiums, following a 6-month waiting period.

Right to Convert

If your life insurance ends or is reduced for any reason other than your failure to pay your premium you may have a right to buy an individual policy of permanent life insurance without submitting evidence of insurability during the 31-day conversion period.

Portability of Insurance

You may continue your Insurance for up to 24 months if your employment terminates, subject to the following:

- The amount of any Insurance to be continued must have been continuously in effect for at least 12 consecutive months on the date your employment terminates.
- You must be able to perform with reasonable continuity the material duties of at least one gainful occupation for which you are reasonably fitted by education, training and experience on the date your employment terminates.
- Termination of your employment is not due to retirement.

Insurance continued under Waiver of Premium may not be continued under this provision.

Insurance means your Life Insurance.

Amount of Insurance – The maximum amount of insurance you may continue is the lesser of: (1) the amount in effect on the date your employment terminates; or (2) \$300,000. The minimum amount of insurance you may continue is \$10,000.

Repatriation Benefit

The Standard will pay a Repatriation Benefit if you die more than 200 miles away from your primary place of residence. The amount paid will be the expenses to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or 10% of the Life Insurance Benefit, whichever is less.

AD&D Insurance Features

Quadriplegia

If you suffer an accident which causes total paralysis of both upper and lower limbs, and the accident results in a covered Loss, 100% of the AD&D Insurance Benefit is payable.

Hemiplegia

If you suffer an accident which causes total paralysis of the upper and lower limb on the same side of the body, and the accident results in a covered Loss, 50% of the AD&D Insurance Benefit is payable.

Paraplegia

If you suffer an accident which causes total paralysis of both lower limbs, and the accident results in a covered Loss, 75% of the AD&D Insurance Benefit is payable.

Reattachment of Hand or Foot

If you suffer an accident which results in a covered Loss of hand or foot even if it has been surgically reattached, The Standard will pay 50% of the AD&D Insurance Benefit payable.

Exposure

If you suffer an accident, including accidental exposure to adverse conditions, and the accident results in a covered Loss, The Standard will pay benefits according to the terms of the Group Policy after receiving satisfactory Proof of Loss.

Disappearance

With respect to Loss of life, death will be presumed if you disappear and the disappearance is caused solely and directly by an accident that reasonably could have caused Loss of life, occurs independently of all other causes, and continued for a period of 365 days after the date of the accident, despite reasonable search efforts.

Occupational Assault Benefit

If you are Actively At Work when you suffer a Loss for which an AD&D Insurance Benefit is payable, and the Loss is the result of an act of physical violence that is punishable by law and is evidenced by a police report, The Standard will pay the lesser of \$25,000; or 50% of the amount of the AD&D Insurance Benefit payable for the Loss.

Public Transportation Benefit

If you die as a result of an accident for which an AD&D Insurance Benefit is payable for the Loss of life, and the accident occurs while you are riding as a fare-paying passenger on qualifying Public Transportation, The Standard will pay the lesser of \$200,000; or 100% of the amount of the AD&D Insurance Benefit payable for the Loss of life.

Seat Belt Benefit

If you die as a result of an automobile accident for which an AD&D benefit is payable and The Standard receives satisfactory written proof that you were wearing an approved seat belt at the time of the accident, The Standard will pay an additional accidental death benefit, which is the lesser of (1) \$10,000 or (2) the amount of AD&D Insurance payable for loss of life.

Career Adjustment Benefit

If you die as a result of an accident, The Standard will pay the tuition expenses for training incurred by your Spouse within 36 months after the date of your death, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Child Care Benefit

If you die as a result of an accident, The Standard will pay the total child care expense incurred by your Spouse within 36 months after the date of your death for all Children under age 13, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Higher Education Benefit

If you die as a result of an accident, The Standard will pay the tuition expenses incurred per Child within 48 months after the date of your death at an accredited institution of higher education, exclusive of room and board, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25% of the AD&D Insurance Benefit, whichever is less.

Note: The Group Policy definition of Spouse includes domestic partner.

Other Features

Standard Secure Access (SSA)

The Standard pays approved life insurance claims of \$10,000 or more by depositing the insurance proceeds in a personalized, interest-bearing checking account. A checkbook is issued and the beneficiary is free to use it as he or she would any other checking account. There are no maintenance or service fees, no per check charges and no redemption fees or withdrawal penalties.

The SSA account frees the beneficiary from the burden of having to decide what to do with the money at a time that could be difficult. It also provides the beneficiary with complete access to the funds and allows the person to earn a competitive rate of interest while the money is on deposit.

If funds are needed immediately, the beneficiary can notify The Standard's Life Benefit Section and a check for a portion or all of the benefit can be issued in lieu of a checking account.

When Insurance Ends

Your Life and AD&D Insurance will end on the earliest of the following dates:

- The date you cease to be a Member as defined in the group policy.
- The date you become a full-time member of the armed forces of any country.
- The date the group policy terminates.
- The date your employment terminates.

Exclusions

AD&D Insurance

No payment will be made for Losses caused or contributed to by: War or act of War; suicide or other intentionally self-inflicted injury, while sane or insane; committing or attempting to commit an assault or felony or active participation in a violent disorder or riot (except while performing your official duties); voluntary use or consumption of any poison, chemical compound or drug, (unless used in accordance with the direction 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.

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.



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