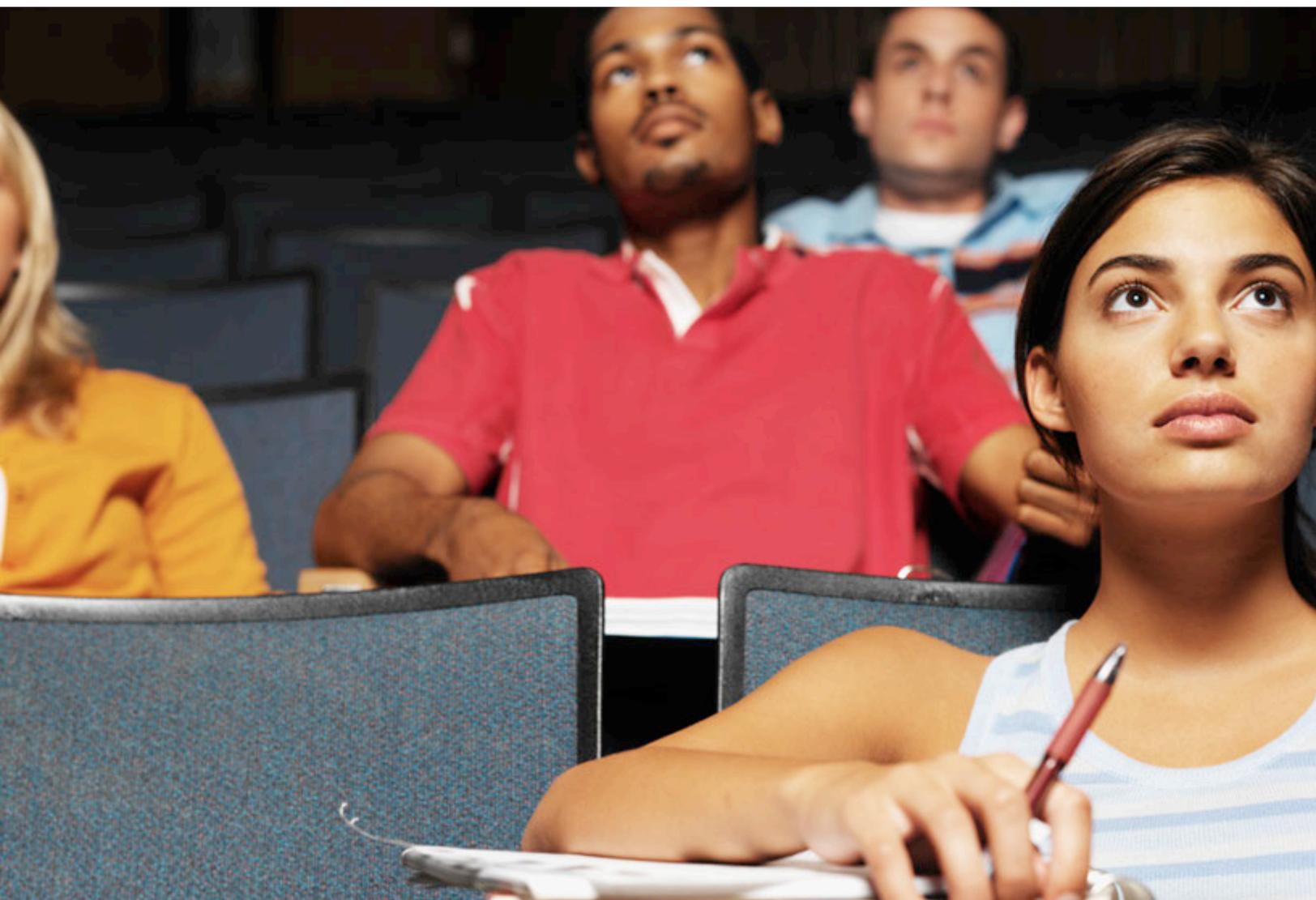


Group Additional Life Insurance

For Albuquerque Public Schools

Answers to your questions about coverage from Standard Insurance Company





About This Booklet

This booklet is designed to answer some common questions about the group Additional Life insurance coverage being offered by your employer 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. 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 your benefits representative, visit www.standard.com/employee-benefits/aps or call 1-888-609-9763.

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.
- Your spouse or children must not be full-time members of the armed forces of any country.





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.

If you are not required to provide evidence of insurability, if you apply and agree to pay premiums, 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 60 days after you become eligible.

If you are required to provide evidence of insurability, if you apply and agree to pay premiums, your Additional Life coverage becomes effective on the first day of the calendar month coinciding with or next following 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 you return to work as an eligible employee.

How much coverage may I get for myself?

You may elect Additional Life coverage in units of \$10,000, to a maximum of \$400,000.

All late applications and requests for coverage increases are 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 losses listed above.....	100%
Thumb and index finger on the same hand	25%
Quadriplegia	100%
Hemiplegia.....	50%
Paraplegia.....	50%
Coma	2% per month

of the remainder of the AD&D insurance payable for loss of life after reduction by any AD&D benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 50 months.



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 and children?

Dependents Life insurance from Standard Insurance Company is also available with this plan. However, you must elect Basic Dependents Life insurance and Additional Life insurance for yourself in order to elect Additional Dependents Life insurance.

You may elect Additional Life coverage for a spouse in units of \$10,000 to a maximum of \$400,000, but not to exceed 100 percent of your combined basic Group Life and Additional Life coverage.

If you elect an amount for your spouse greater than the guarantee issue amount of \$30,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases will also require medical underwriting approval.

You may elect \$10,000 of Additional Life coverage for your eligible children. This amount may not exceed 100 percent of your combined basic Group Life and Additional Life coverage. Medical underwriting approval is never required to insure a child.

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 the Enrollment Form within your enrollment packet and submit it to your benefits office.

	You	Your Spouse
Immediate Needs		
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 401(k), 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?

If you elect Additional Life with AD&D insurance, Albuquerque Public Schools will pay 50 percent of the cost. Use the following rates to determine the food services premium for your Additional Life and AD&D coverage:

Employee's Age	Rate per \$1,000 of total coverage*
Age 29 and under	\$0.042
Age 30 to 34	\$0.057
Age 35 to 39	\$0.065
Age 40 to 44	\$0.072
Age 45 to 49	\$0.113
Age 50 to 54	\$0.151
Age 55 to 59	\$0.275
Age 60 to 64	\$0.419
Age 65 to 69	\$0.789
Age 70 and above	\$1.273

If you elect Additional Life with AD&D insurance, Albuquerque Public Schools will pay 50 percent of the cost. Use the following rates to determine the bi-monthly premium for your Additional Life and AD&D coverage:

Employee's Age	Rate per \$1,000 of total coverage*
Age 29 and under	\$0.032
Age 30 to 34	\$0.043
Age 35 to 39	\$0.049
Age 40 to 44	\$0.054
Age 45 to 49	\$0.085
Age 50 to 54	\$0.114
Age 55 to 59	\$0.206
Age 60 to 64	\$0.315
Age 65 to 69	\$0.592
Age 70 and above	\$0.955

To calculate your estimated bi-monthly premium:

$$\begin{array}{c}
 \$ \underline{\hspace{2cm}} \div \$1,000 = \underline{\hspace{2cm}} \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}} \\
 \text{Amount of} \qquad \qquad \qquad \text{Premium rate} \qquad \qquad \qquad \text{Your estimated} \\
 \text{Additional Life} \qquad \qquad \qquad \text{from above chart} \qquad \qquad \qquad \text{bi-monthly cost} \\
 \text{elected for self}
 \end{array}$$

*The AD&D rate has been included in each of the above rates.





How much will the Dependents Life coverage cost for my spouse and children?

Use the following rates to determine the food services premium for your spouse's Additional Life coverage:

Spouse's Age	Rate per \$1,000 of total coverage
Age 29 and under	\$0.029
Age 30 to 34	\$0.043
Age 35 to 39	\$0.051
Age 40 to 44	\$0.059
Age 45 to 49	\$0.100
Age 50 to 54	\$0.138
Age 55 to 59	\$0.261
Age 60 to 64	\$0.406
Age 65 to 69	\$0.775
Age 70 and above	\$1.259

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

Spouse's Age	Rate per \$1,000 of total coverage
Age 29 and under	\$0.022
Age 30 to 34	\$0.033
Age 35 to 39	\$0.039
Age 40 to 44	\$0.044
Age 45 to 49	\$0.075
Age 50 to 54	\$0.104
Age 55 to 59	\$0.196
Age 60 to 64	\$0.305
Age 65 to 69	\$0.582
Age 70 and above	\$0.945

To calculate the estimated bi-monthly premium for your spouse:

$$\$ \underline{\hspace{2cm}} \div \$1,000 = \underline{\hspace{2cm}} \times \$ \underline{\hspace{2cm}} = \$ \underline{\hspace{2cm}}$$

Amount of Dependents Life elected for spouse
Premium rate from above chart
Your estimated bi-monthly cost



Child(ren) Rates

If you elect Dependents Life insurance for your eligible child(ren), your estimated food services premium rate for this coverage is \$1.27; regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.

If you elect Dependents Life insurance for your eligible child(ren), your estimated bi-monthly premium rate for this coverage is \$0.95; regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.

Will I have to provide information regarding my medical history?

If you apply for Additional Life insurance within 60 days of becoming eligible to apply and meet the active work requirement, you will automatically qualify for Additional Life insurance coverage. You will not have to answer medical questions to purchase the coverage.

If you apply more than 60 days after becoming eligible, 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.

If you apply for Additional Life insurance within 60 days following a Family Status Change, evidence of insurability will not be required.



How do I apply for Additional Life insurance coverage?

To apply for Additional Life insurance, complete the Enrollment Form in your enrollment packet, place it in a confidential envelope and submit it to your benefits office. You can apply at any time, but remember if you apply more than 60 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?

The Standard will issue a check to each designated beneficiary as a lump-sum payment.

Will insurance benefits be reduced as I grow older?

Under this plan, your insurance will not be reduced because of your age unless your insurance is subject to termination under the waiver of premium provision in the group policy.

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

The Standard will continue your Additional Life insurance without premium payments if you:

- Become totally disabled while insured under the group policy
- Are under the age of 60
- Complete the waiting period of 180 days
- Provide The Standard with satisfactory proof of total disability

The Waiver of Premium provision 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 75 percent, or a maximum of \$500,000, of your Additional 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 Additional 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 Additional 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 150 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.

Life Services Toolkit: This benefit provides online tools and services that can help the employee create a will, make advance funeral plans and put their finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

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.
- **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. Provide The Standard with satisfactory proof of total disability.
- **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.

Are there AD&D Limitations?

The loss must occur solely by 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.

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 (except if premiums are waived while totally disabled, if applicable)
- 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 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
- 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, the date of your divorce or legal separation or termination of your Domestic Partner relationship
- 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 for you will automatically end on the earliest of the following:

- The date your basic Group Life insurance ends
- The date your Additional Life insurance ends
- The date your Waiver of Premium begins
- 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
- The last day of the calendar month in which your employment terminates





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 60 days after group 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, assuming you meet the eligibility requirements. You must be insured for at least 12 consecutive months, be less than age 70 and not be disabled. You must apply for portability and pay the required premium within 60 days after the date your insurance under the group policy ends. Retirees are not eligible to continue their group life insurance through the Portability provision. Please see your benefits representative for additional information.

What if I have additional questions?

If you have any additional questions, please contact your benefits representative or visit www.standard.com/employee-benefits/aps.

Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial security so they can confidently pursue their dreams. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance. We provide insurance to more than 24,800 groups covering nearly 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

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Group Voluntary Life Insurance

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