

Group Additional Life Insurance and Accidental Death & Dismemberment

Metro Dade County Association of Firefighters IAFF Local 1403

Answers to your questions about coverage from Standard Insurance Company



For Active Members and Employees





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 Officer.

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 may 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 employee of Local 1403 or the Dade County Fire Fighters Insurance Trust Fund regularly working at least 20 hours each week, or an active member of Metro Dade County Association of Firefighters IAFF Local 1403, excluding temporary and seasonal employees, leased employees, independent contractors and full-time members of the armed forces. (Please note: Group Life Insurance can be continued for activated reservists, subject to continued payment of premiums, for the longest period allowed under the Group Policy.)
- 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;
- The date you apply if you apply within 60 days after you become eligible;
- The later of the date you apply or the date of the Family Status Change, if you apply within 60 days of a Family Status Change; or
- The January 1st coinciding with or next following the Annual Enrollment Period, if you apply during the Annual Enrollment Period

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 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 day of active 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 \$500,000.

If you want to become insured for an amount of combined basic Group Life and Additional Life in excess of the guarantee issue amount of \$250,000, the excess will be subject to medical underwriting approval. Late applications and requests for coverage increases may also be 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 your combined basic Group Life and 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%

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.

You may elect Dependents Life coverage for your spouse and eligible child(ren) under one of the following options:

Option 1:	Spouse: \$12,000 Child: \$12,000
Option 2:	Spouse: \$8,000 Child: \$8,000
Option 3:	Spouse: \$4,000 Child: \$4,000

The amount of Dependents Life Insurance for your dependent may not exceed 100 percent of your combined basic Group Life and Additional Life coverage.

Late applications and requests for coverage increases may require 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 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, please visit <https://standard.benselect.com/Metro-Dade>.

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		
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?

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

Coverage Amount	Premium Rates
For Additional Life amounts up to and including \$240,000 (\$10,000 increments)	\$0.310 per \$1,000 of Additional Life coverage
For Additional Life amounts greater than \$240,000 (\$10,000 increments)	Rate per \$1,000 of Additional Life coverage greater than 240,000 to a maximum \$500,000, based on age of member on next January 1 st Under age 35 \$0.093 Age 35 – 39 \$0.104 Age 40 – 44 \$0.145 Age 45 – 49 \$0.299 Age 50 – 54 \$0.444 Age 55 – 59 \$0.713 Age 60 – 64 \$0.971 Age 65 or older \$1.321
For total AD&D Insurance amount (your AD&D amount equals the combined amount of your Basic Life (\$10,000) and Additional Life)	\$0.036 per \$1,000 of AD&D coverage

To calculate the cost of your Additional Life amount up to and including \$240,000:

$$\$ \frac{\text{Amount of Additional Life up to and including 240,000}}{\text{}} \text{ divided by } \$1,000 = \frac{\text{}}{\text{}} \times \frac{\$0.310}{\text{Premium Rate}} = \$ \frac{\text{Your monthly cost}}{\text{}}$$

To calculate the cost of your Additional Life amount greater than \$240,000:

$$\$ \frac{\text{Amount of Additional Life greater than 240,000}}{\text{}} \text{ divided by } \$1,000 = \frac{\text{}}{\text{}} \times \$ \frac{\text{Premium Rate from above table}}{\text{}} = \$ \frac{\text{Your monthly cost}}{\text{}}$$

To calculate the cost of your total AD&D amount (which equals your Additional Life amount plus \$10,000):

$$\$ \frac{\text{Amount of AD\&D}}{\text{}} \text{ divided by } \$1,000 = \frac{\text{}}{\text{}} \times \frac{\$0.036}{\text{Premium Rate}} = \$ \frac{\text{Your monthly cost}}{\text{}}$$

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

If you elect Dependents Life insurance for your eligible spouse and child(ren), your monthly premium rate is \$1.35 per \$4,000 of Dependents Life coverage; regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck. Please see page 4 of this booklet for the coverage amounts you may elect.

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 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 60 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 (except as provided at Annual Enrollment). In some cases, we may request additional medical information or a physical exam.

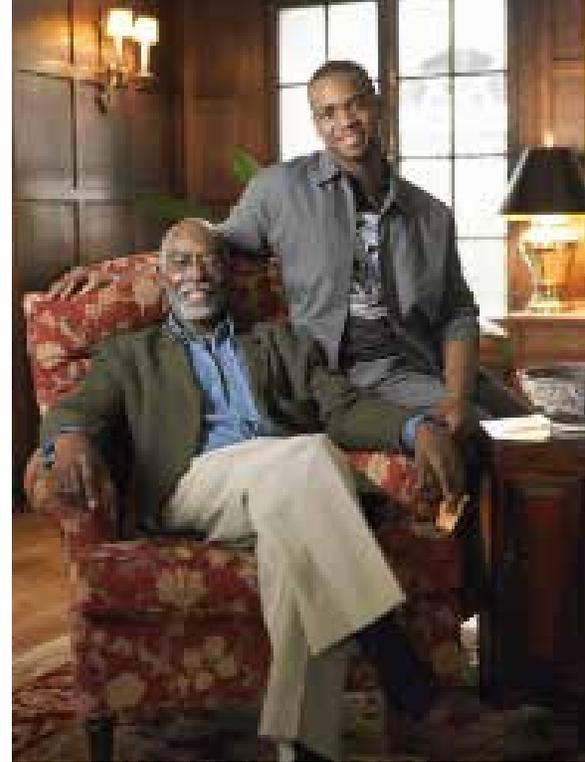
Evidence of insurability is also required for reinstatement of terminated coverage and for members eligible, but not insured under prior life insurance plans.

What if I apply during an Annual Enrollment Period?

If you apply for coverage or an increase in coverage during an Annual Enrollment Period, evidence of insurability requirements will be waived as follows:

- If you are not already insured for Additional Life, you will not be required to submit evidence of insurability to become insured for up to \$30,000 of Additional Life insurance.
- If you are insured for Additional Life, you will not be required to submit evidence of insurability to increase your Additional Life insurance amount by up to \$30,000 (not to exceed the guarantee issue amount of \$240,000).
- Your spouse and children will not be required to submit evidence of insurability to become insured for (or increase coverage by) any amount of Dependents Life insurance (not to exceed a total of \$12,000).

However, evidence of insurability requirement will not be waived if you, your spouse or child previously submitted evidence of good health that was not approved by The Standard or any previous insurer.





How do I apply for Additional Life insurance coverage?

To apply for Additional Life insurance, go to <https://standard.benselect.com/Metro-Dade>. You can apply at any time, but remember if you apply more than 60 days after becoming eligible, satisfactory evidence of insurability may be 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.

Will insurance benefits be reduced as I grow older?

Under this plan, coverage reduces to 65% at age 65 or older on January 1 and to 50% if you are age 70 or older on January 1. If you are age 65 or over, ask your Benefits Officer for the amount of coverage available.

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

Are there 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.



¹Travel Assistance is provided through an arrangement with a service provider, which is not affiliated with The Standard. Travel Assistance is not an insurance product, except in the state of Oregon.



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 date your employment terminates, unless you are eligible for contributory benefits continued under the Retirement Continuation Provision
- The date your Group Life insurance ends
- The date the group policy terminates. However, if you are Totally Disabled on that date, we will continue your Life Insurance for 12 months, unless you are eligible for Waiver Of Premium. The Life Insurance Benefit payable during this 12 month extension period will be reduced by any amount payable under a replacement group life insurance plan;
- 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
- If applicable, the date your employer ceases to participate under the group policy

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
- The end of the calendar year in which the dependent ceases to be an eligible dependent
- 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 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

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.

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. Please see your Benefits Officer for additional information.

What if I have additional questions?

If you have any additional questions, please contact your Benefits Officer.





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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GP190-LIFE, GP399-LIFE/TRUST

Group Voluntary Life Insurance
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