

## Frequently Asked Questions About Life Insurance Benefits

The following questions and answers will help provide information regarding your Life insurance benefits under the Group Life insurance coverage you have enrolled in with Standard Insurance Company.

### **What Happens To The Dependent Life Coverage For My Spouse In The Event Of A Divorce?**

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Spouse coverage ends on the date the divorce is final. The ex-spouse may convert to an individual policy. Coverage for a child of the ex-spouse (but not the employee) also ends. The child may convert to an individual policy. Eligible children of the employee may remain insured.

### **What Children Are Included Under The Dependent Life Coverage?**

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Unmarried children from live birth until the last day of the calendar year in which the child attains age 30 are included in the coverage. Also eligible are adopted children, your foster child or a child dependent on you for main support and living in your home and your stepchildren if they live in your home. The Group Life Certificate of Insurance includes other scenarios when disabled child coverage is permitted.

### **If My Spouse Is An Employee of Volusia County Schools Can I Insure My Spouse under The Dependent Life Coverage?**

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No, an Employee cannot be insured as both an employee and a dependent and your child cannot be insured by more than one employee.

### **What Happens When My Children Are No Longer Under The Age Of 30?**

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When a child reaches the maximum age limit in the plan, they are able to convert to an individual whole life insurance policy. An application must be requested from The Standard within 60 days of the day the maximum age was reached. Contact 800.378.4668 for more information.

If your child is disabled and age 30 or older, they may be eligible to continue the insurance coverage under the Group Life Policy.

### **What Happens When I Terminate?**

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The date your insurance will end varies. Please refer to your Group Life Certificate of Insurance for more details. However, you may be able to continue coverage under Portability or Conversion provision depending on your situation. You can contact The Standard's Continued Benefits Team at 800.378.4668 to discuss your options.

### **What Happens When I Retire?**

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If you retire you may be eligible to continue insurance under the group policy as a retiree. You must apply within 60 days of your retirement date to continue your coverage. Dependent Life insurance may not continue into retirement.

## **Can I Cancel This Coverage At Any Time?**

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You can only choose to cancel coverage during the Annual Open Enrollment Period. If you are an active employee, you may not reapply without providing Evidence of Insurability. If you are retired and cancel your insurance, you may not become insured again under the Group Policy.

## **If I Die, Can My Spouse Or Dependents Continue With Their Coverage?**

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If an insured employee dies, existing Dependent Life insurance for your spouse and child continues for 5 months with no premium payment required and then may be converted under the Conversion provision. To be eligible for this continuation your spouse or child must contact The Standard's Continued Benefits Team at 800.378.4668 within 60 days of the end of the 5-month period following the employee's death.

## **Do I Need To Name A Beneficiary On The Dependent Life Coverage For My Children And Spouse?**

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Dependent Life insurance benefits are automatically paid to you as the beneficiary. This is explained in your Group Life Certificate of Insurance.

## **Who Should I Call With Questions?**

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If you have questions, please call The Standard at 800.325.5757, select menu option #2 for service, then select option #1 for Christine D'Angelo.

If you are looking for general information, you can contact your dedicated Standard Insurance Company service team directly:

Christine D'Angelo, National Accounts Consultant: 813.878.0283

Karen Green, National Accounts Specialist: 971.321.2049

Email: [vcsblifeanddi@standard.com](mailto:vcsblifeanddi@standard.com)