

# Welcome to your employee benefits.

Enroll in coverage now to help protect  
yourself and your loved ones in the future.



City of Sarasota

(Active Employees)

Standard Insurance Company



# Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.



## Protection for Your Loved Ones

**Life insurance** helps provide support and stability to your family if something were to happen to you or your spouse or children. It can help your family financially through a difficult time and provide support into the future.

**Accidental Death and Dismemberment (AD&D) insurance** helps protect against a sudden financial loss brought on by an accidental death. It can also help pay for the high cost of living associated with surviving an accident that results in a severe physical loss.

## Ready to Apply?

Once you've reviewed your options, the next step is to apply for coverage. You may do so by visiting [www.benefitsinsight.com](http://www.benefitsinsight.com). If you have any questions, just ask your employee benefits manager. Remember, you have a limited time to enroll so start securing your financial future today.

SI 16919-D-FL-611245 (8/17)

## Your Employer-Paid Benefits

- Basic Life and AD&D insurance

## Benefits You Can Apply for Now:

- Additional Life insurance
- Dependents Life insurance



# Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by City of Sarasota.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are an active employee of City of Sarasota and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Class Definition</b>	Class 1 - Active Members
<b>Eligibility Waiting Period</b>	You are eligible on the first of the month that follows or coincides with the date you become a member.

## Benefits

<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$10,000.
<b>Basic AD&amp;D Coverage Amount</b>	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
<b>Life and AD&amp;D Age Reductions</b>	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75.

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by City of Sarasota. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Sarasota may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

[SI 13279-D-FL-611245-C1 \(8/17\)](#)

5354455-104685



# Group Additional Life Insurance

Help protect your loved ones from financial hardship.

This coverage is designed to help provide financial support and stability to your family should you pass away. You can also cover your eligible spouse and child(ren). Life insurance is an easy, responsible way to help protect your family from financial hardship during a difficult time — and into the future.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you become terminally ill or die

## ? About This Coverage

If you take no action you'll be covered under Basic Life insurance provided you meet the eligibility requirements. Consider whether that would be enough to help your family meet daily expenses, maintain their standard of living, pay off debt and fund your children's education. If not, you may want to apply for additional coverage now.

<b>How Much Can I Apply For?</b>	For You:	<b>\$10,000 – \$500,000</b> in increments of \$10,000
	For Your Spouse:	<b>\$5,000 or \$10,000</b>
	For Your Child(ren):	<b>\$2,500 or \$5,000</b>
<b>What is the Guarantee Issue Maximum?</b> Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.	For You:	<b>Up to \$100,000</b>

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

## ☰ Additional Feature

### Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

### How much Life insurance do you need?

After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [www.standard.com/life/needs](http://www.standard.com/life/needs).

## 💰 How Much Your Coverage Costs

Your Basic Life insurance is paid for by City of Sarasota. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and the benefit amount.



## Employee Life Bi-Weekly Premiums

Coverage Amount	Employee's Age as of last January 1										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$10,000	0.28	0.42	0.46	0.92	1.66	2.72	4.57	5.54	8.54	9.99	13.27
\$20,000	0.55	0.83	0.92	1.85	3.32	5.45	9.14	11.08	17.08	19.98	26.54
\$30,000	0.83	1.25	1.38	2.77	4.98	8.17	13.71	16.62	25.62	29.97	39.81
\$40,000	1.11	1.66	1.85	3.69	6.65	10.89	18.28	22.15	34.15	39.96	53.08
\$50,000	1.38	2.08	2.31	4.62	8.31	13.62	22.85	27.69	42.69	49.95	66.35
\$60,000	1.66	2.49	2.77	5.54	9.97	16.34	27.42	33.23	51.23	59.94	79.62
\$70,000	1.94	2.91	3.23	6.46	11.63	19.06	31.98	38.77	59.77	69.93	92.88
\$80,000	2.22	3.32	3.69	7.38	13.29	21.78	36.55	44.31	68.31	79.92	106.15
\$90,000	2.49	3.74	4.15	8.31	14.95	24.51	41.12	49.85	76.85	89.91	119.42
\$100,000	2.77	4.15	4.62	9.23	16.62	27.23	45.69	55.38	85.38	99.90	132.69
\$110,000	3.05	4.57	5.08	10.15	18.28	29.95	50.26	60.92	93.92	109.89	145.96
\$120,000	3.32	4.98	5.54	11.08	19.94	32.68	54.83	66.46	102.46	119.88	159.23
\$130,000	3.60	5.40	6.00	12.00	21.60	35.40	59.40	72.00	111.00	129.87	172.50
\$140,000	3.88	5.82	6.46	12.92	23.26	38.12	63.97	77.54	119.54	139.86	185.77
\$150,000	4.15	6.23	6.92	13.85	24.92	40.85	68.54	83.08	128.08	149.85	199.04
\$160,000	4.43	6.65	7.38	14.77	26.58	43.57	73.11	88.62	136.62	159.84	212.31
\$170,000	4.71	7.06	7.85	15.69	28.25	46.29	77.68	94.15	145.15	169.83	225.58
\$180,000	4.98	7.48	8.31	16.62	29.91	49.02	82.25	99.69	153.69	179.82	238.85
\$190,000	5.26	7.89	8.77	17.54	31.57	51.74	86.82	105.23	162.23	189.81	252.12
\$200,000	5.54	8.31	9.23	18.46	33.23	54.46	91.38	110.77	170.77	199.80	265.38
\$210,000	5.82	8.72	9.69	19.38	34.89	57.18	95.95	116.31	179.31	209.79	278.65
\$220,000	6.09	9.14	10.15	20.31	36.55	59.91	100.52	121.85	187.85	219.78	291.92
\$230,000	6.37	9.55	10.62	21.23	38.22	62.63	105.09	127.38	196.38	229.77	305.19
\$240,000	6.65	9.97	11.08	22.15	39.88	65.35	109.66	132.92	204.92	239.76	318.46
\$250,000	6.92	10.38	11.54	23.08	41.54	68.08	114.23	138.46	213.46	249.75	331.73
\$260,000	7.20	10.80	12.00	24.00	43.20	70.80	118.80	144.00	222.00	259.74	345.00
\$270,000	7.48	11.22	12.46	24.92	44.86	73.52	123.37	149.54	230.54	269.73	358.27
\$280,000	7.75	11.63	12.92	25.85	46.52	76.25	127.94	155.08	239.08	279.72	371.54
\$290,000	8.03	12.05	13.38	26.77	48.18	78.97	132.51	160.62	247.62	289.71	384.81
\$300,000	8.31	12.46	13.85	27.69	49.85	81.69	137.08	166.15	256.15	299.70	398.08
\$310,000	8.58	12.88	14.31	28.62	51.51	84.42	141.65	171.69	264.69	309.69	411.35
\$320,000	8.86	13.29	14.77	29.54	53.17	87.14	146.22	177.23	273.23	319.68	424.62
\$330,000	9.14	13.71	15.23	30.46	54.83	89.86	150.78	182.77	281.77	329.67	437.88
\$340,000	9.42	14.12	15.69	31.38	56.49	92.58	155.35	188.31	290.31	339.66	451.15
\$350,000	9.69	14.54	16.15	32.31	58.15	95.31	159.92	193.85	298.85	349.65	464.42
\$360,000	9.97	14.95	16.62	33.23	59.82	98.03	164.49	199.38	307.38	359.64	477.69
\$370,000	10.25	15.37	17.08	34.15	61.48	100.75	169.06	204.92	315.92	369.63	490.96
\$380,000	10.52	15.78	17.54	35.08	63.14	103.48	173.63	210.46	324.46	379.62	504.23
\$390,000	10.80	16.20	18.00	36.00	64.80	106.20	178.20	216.00	333.00	389.61	517.50
\$400,000	11.08	16.62	18.46	36.92	66.46	108.92	182.77	221.54	341.54	399.60	530.77
\$410,000	11.35	17.03	18.92	37.85	68.12	111.65	187.34	227.08	350.08	409.59	544.04
\$420,000	11.63	17.45	19.38	38.77	69.78	114.37	191.91	232.62	358.62	419.58	557.31
\$430,000	11.91	17.86	19.85	39.69	71.45	117.09	196.48	238.15	367.15	429.57	570.58
\$440,000	12.18	18.28	20.31	40.62	73.11	119.82	201.05	243.69	375.69	439.56	583.85
\$450,000	12.46	18.69	20.77	41.54	74.77	122.54	205.62	249.23	384.23	449.55	597.12
\$460,000	12.74	19.11	21.23	42.46	76.43	125.26	210.18	254.77	392.77	459.54	610.38
\$470,000	13.02	19.52	21.69	43.38	78.09	127.98	214.75	260.31	401.31	469.53	623.65
\$480,000	13.29	19.94	22.15	44.31	79.75	130.71	219.32	265.85	409.85	479.52	636.92
\$490,000	13.57	20.35	22.62	45.23	81.42	133.43	223.89	271.38	418.38	489.51	650.19
\$500,000	13.85	20.77	23.08	46.15	83.08	136.15	228.46	276.92	426.92	499.50	663.46

\*Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

## Group Additional Life Insurance

### Spouse Life Bi-Weekly Premiums

Coverage Amount	Premium
\$5,000	0.74
\$10,000	1.48

### Child Life Bi-Weekly Premiums

Coverage Amount	Premium
\$2,500	0.23
\$5,000	0.46



## Important Details

Here's where you'll find the nitty-gritty details about the plan.

### Eligibility Requirements

To be eligible for basic and additional coverage, you must be:

- An active employee of City of Sarasota
- Regularly working at least 30 hours per week
- A member of Class 1 - Active Members
- Insured for Basic Life insurance through The Standard to qualify for Additional Life insurance

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you buy Additional Life insurance for yourself, you may also buy additional coverage for your eligible children and/or spouse. This is called Dependents Life insurance. You can choose to cover your spouse, meaning a person to whom you are legally married. Child means your child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution). Your child cannot be insured by more than one employee. Your spouse or child(ren) must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

### Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Eligible but not insured under the prior life insurance plan

Visit [www.standard.com/mhs](http://www.standard.com/mhs) to submit a medical history statement online.

### Coverage Effective Date

To become insured, you must

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period\*,
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of

your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the scheduled effective date of your insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your coverage.

\*Defined as first of the month that follows or coincides with the date you become a member

### Life Insurance Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75. If you are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

### Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60, and
- Complete a waiting period of 180 days

If these conditions are met, your Basic and Additional Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

### Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

### Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

### Exclusions

Subject to state variations, you and your dependents are not covered 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.

### **When Your Insurance Ends**

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance 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 Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

### **Group Insurance Certificate**

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. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST, GP899-LIFE,  
GP190-LIFE/A997/S399, GP411-LIFE

[SI 12506-D-AL-FL-611245-C1 \(8/17\)](#)

5354455-104688

# Life Services Toolkit

Resources and Tools to Help You and Your Beneficiary  
Meet Life's Challenges



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Bensinger, DuPont and Associates (BDA) to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

## Services to Help You Now

Visit the Life Services Toolkit website at [www.standard.com/mytoolkit](http://www.standard.com/mytoolkit) (enter username "assurance") for information and tools to help you make important life decisions.



**Estate Planning Assistance:** Online tools, found in the Legal Forms section, walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.



**Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.



**Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.



**Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.



**Funeral Arrangements:** Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit<sup>1</sup>, you may access the services for beneficiaries outlined on the next page.

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.

<sup>1</sup> An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)

Life Services Toolkit  
SI 17526 - D (5/17) EE

## Services for Your Beneficiary

Life insurance beneficiaries<sup>2</sup> can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Clinicians with master's degrees are on call to provide confidential grief sessions by phone or in person. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
- **Legal Services:** Beneficiaries can obtain legal assistance from experienced attorneys. They can:
  - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed fee rates.
  - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.
- **Online Resources:** Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.

**For beneficiary services, visit [www.standard.com/mytoolkit](http://www.standard.com/mytoolkit) (User name = support) or call the phone assistance line at 800.387.5742.**



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

<sup>2</sup> The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

# Travel Assistance

## Explore the World with Confidence



Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

You and your spouse are covered with Travel Assistance<sup>1</sup> — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).

### Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



24/7/365 phone access to registered nurses for health and medication information, symptom decision support, and help understanding treatment options



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>2</sup>



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Return travel companion if travel is disrupted due to emergency transportation services<sup>3</sup> or return dependent children if left unattended due to prolonged hospitalization



Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability; for more complex situations, assists with making arrangements with providers of specialized security services

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### Contact Travel Assistance

**800.527.0218**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

**+1.410.453.6330**

Everywhere else

**Assistance@uhcglobal.com**

**www.standard.com/travel**

1 Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard, and is subject to the terms and conditions, including exclusions and limitations, of the Emergency Travel Assistance Program Employee Description. UnitedHealthcare Global is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product, except in Oregon. UnitedHealthcare Global is the marketing name for FrontierMEDEX, Inc. This service is only available while insured under The Standard's group policy.

2 Must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.

3 Not available to Oregon residents.



Global Intelligence Center  
[www.standard.com/travel](http://www.standard.com/travel)  
Group #9061

Travel Assistance is available if you travel more than 100 miles from home or in a foreign country.

#### Contact

**800.527.0218:** United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda  
**+1.410.453.6330:** Everywhere else  
**Assistance@uhcglobal.com**



UnitedHealthcare Global is not responsible for the availability or results of any medical, legal, or transportation services. You are responsible for obtaining all services not directly provided by UnitedHealthcare Global and for the expenses associated with them. All services must be arranged by UnitedHealthcare Global. No claims for reimbursement will be accepted.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)

Travel Assistance  
SI 14684-D (5/17) EE



## About 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 **[www.standard.com](http://www.standard.com)**.

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Standard Insurance Company  
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Enrollment Booklet  
SI 16891-D-FL-611245-C1 (8/17)  
5354455-104676