



## Group Supplemental Life Insurance

We can help provide for your family when you can't.

Group Supplemental Life insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away.

**Supplemental Life insurance can help make things easier for the people you care about.**

**Life insurance** helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

Life insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

### **What's at stake.**

A death might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance doesn't meet your needs, you can apply for supplemental coverage. **Plan now to help your family cover future expenses, such as:**



**Tuition**



**Child Care**



**Housing Costs**



**Daily Living Expenses**

# Life Insurance

## How Much Can I Apply For?

Your Supplemental Life amount cannot exceed a maximum of \$500,000 when combined with your Basic Life insurance, if any, continued under the portability of insurance provision.

Your Dependents Life amount for your spouse or domestic partner cannot exceed a maximum of \$300,000 when combined with your Dependents Life insurance for your spouse or domestic partner, if any, continued under the portability of insurance provision.

The coverage amount for your spouse or domestic partner cannot exceed 100% of your Supplemental Life coverage.

The coverage amount for your child(ren) cannot exceed 100% of your Supplemental Life coverage.

### For You:

\$20,000–\$500,000 in increments of \$10,000

### For Your Spouse or Domestic Partner:

\$10,000–\$300,000 in increments of \$10,000

### For Your Children:

\$5,000–\$25,000 in increments of \$5,000

## What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

### For You:

Up to \$300,000 when combined with your Basic Life insurance, if any, continued under the portability of insurance provision

### For Your Spouse or Domestic Partner:

Up to \$30,000 when combined with your Dependents Life insurance for your spouse or domestic partner, if any, continued under the portability of insurance provision

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

## Additional Feature

### Accelerated Benefit

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

## How Much Your Coverage Costs

If you choose to purchase Supplemental 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 your age and the benefit amount.

Use this formula to estimate your biweekly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____} \rightarrow \text{To get a sense of your biweekly premium, take your monthly premium, multiply by 12 months and divide by 26 pay periods. This is your biweekly premium.}$$

If you buy coverage for your spouse or domestic partner, your monthly rate is shown in the following table. Use the same formula to calculate the premium that you used for yourself, but use your spouse or domestic partner's age and your spouse or domestic partner's rate.

If you buy Dependents Life for your child(ren), your monthly rate is \$0.650 per \$5,000, no matter how many children you're covering.

Age (As of Last May 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse or Domestic Partner's Rate (Per \$1,000 of Total Coverage)
<30	\$0.025	\$0.025
30–34	\$0.038	\$0.038
35–39	\$0.040	\$0.040
40–44	\$0.050	\$0.050
45–49	\$0.075	\$0.075
50–54	\$0.115	\$0.115
55–59	\$0.215	\$0.215
60–64	\$0.310	\$0.310
65–69	\$0.500	\$0.500
70	\$0.670	\$0.670
71	\$0.685	\$0.685
72	\$0.750	\$0.750
73	\$0.815	\$0.815
74	\$0.880	\$0.880

### How Much Life Insurance Do You Need?

After a death in the family, numerous unexpected expenses often arise.

Your benefits could help your family pay for:

- Outstanding debt
- Your child(ren)'s education
- Burial expenses
- Daily expenses
- Medical bills

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

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be in a benefits-eligible position, insured for Basic Life insurance through The Standard and one of the following:

- An active full-time employee or elected official of the City of Portland, Oregon and regularly working at least 72 hours each pay period;
- An active part-time or job-share employee of the City of Portland, Oregon who is a member of BOEC and regularly working at least 38 hours, but less than 72 hours each pay period;
- Any other active part-time or job-share employee of the City of Portland, Oregon and regularly working at least 40 hours, but less than 72 hours each pay period; or
- A full-time or part-time working retiree who is benefits-eligible and regularly working at least 40 hours each pay period.

Temporary, casual or seasonal employees who are not in benefits-eligible positions that include Life insurance or working retirees who are not benefits-eligible, as determined by the City of Portland, Oregon, are not eligible.

If you buy Supplemental Life insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse or domestic partner. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law. The City of Portland, Oregon requires a notarized City Domestic Partnership Affidavit in order for domestic partners to be benefits eligible.

You may also choose to cover your child. Child means your child from live birth to age 26. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or domestic partner 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 amount
- All late applications (applying 60 days after becoming eligible)
- Requests for coverage increases
- Reinstatements

### Submission for Medical Underwriting Approval

During your enrollment period, if you elect coverage that requires Evidence of Insurability, you will receive an "invitation to apply" message from The Standard after the enrollment period closes, at the e-mail address we have on record. Included within the email are a link and log in instructions. Coverage amounts requiring medical underwriting approval will be pended until your application is submitted and approved by The Standard.

Note: If your family status changes, you may have the ability to apply for coverage or increase your coverage within 60 days after the event date, without having to submit a Medical History Statement. Please contact the City of Portland, Oregon's benefits office at [benefits@portlandoregon.gov](mailto:benefits@portlandoregon.gov) for more information.

### 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
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

\*You are eligible on the date you become eligible for employer-sponsored benefit coverage.

If you are not actively at work on the day before the scheduled effective date of your insurance, including any Dependents Life insurance coverages, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount. Contact the City of Portland, Oregon's benefits office at [benefits@portlandoregon.gov](mailto:benefits@portlandoregon.gov) for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

### Waiver of Premium

Your premiums may be waived if you:

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

If these conditions are met, your 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 (a) your employment terminates, (b) under the waiver of premium provision solely because you cease to be totally disabled while you are under age 65 or (c) you are a working retiree and you cease to be benefits-eligible, 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 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 on the earliest of:

- The date the last period ends for which a premium was paid
- The last day of the calendar month for which you are benefits-eligible, if your employment terminates
- The last day of the calendar month you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- Your 75<sup>th</sup> birthday

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. Your spouse or domestic partner's coverage amount terminates on the earliest of (a) the date you reach age 75, (b) the date your spouse or domestic partner reaches age 75 or (c) the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact the City of Portland, Oregon's benefits office at [benefits@portlandoregon.gov](mailto:benefits@portlandoregon.gov).

Scan the QR code below to visit your benefits portal.



### **Group Insurance Certificate**

If coverage becomes effective and you become insured, contact your human resources representative for 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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



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

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.

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GP190-LIFE/S399, GP399-LIFE/TRUST,  
GP899-LIFE, GP190-LIFE/A997/S399,  
GP411-LIFE, GP190-LIFE/S214

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