



GROUP ADDITIONAL LIFE INSURANCE

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

Group Additional 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.

Additional 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 additional coverage. **Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

The coverage amount for your spouse cannot exceed 100 percent of your combined Basic and Additional Life coverage.

The coverage amount for your child(ren) cannot exceed 100 percent of your combined Basic and Additional Life coverage.

For You:

1, 2, 3, 4 or 5 times your annual earnings, to a maximum of \$1,000,000, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000

For Your Spouse:

Your choice of one of the following options:

Option 1: \$10,000

Option 2: \$25,000

Option 3: \$50,000

Option 4: \$75,000

Option 5: \$100,000

For Your Children:

\$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:

The lesser of \$750,000 or 3 times your annual earnings, rounded to the next higher multiple of \$1000, if not already a multiple of \$1,000

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

Annual Enrollment

During Your Employer's Annual Enrollment Period

For You. If you are currently enrolled in Additional Life insurance for an amount less than the guarantee issue amount, you may elect to increase your coverage to the next higher option, up to, but not to exceed the guarantee issue amount, without having to answer health questions.

If you are not currently enrolled in Additional Life insurance, you may elect coverage up to the guarantee issue amount, without having to answer health questions.

If you were previously declined coverage under the prior plan, you will need to submit a medical history statement in order to apply for any amount of coverage during the Annual Enrollment Period.

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 Your Coverage Costs

Your Basic Life (Plan 1) insurance is paid for by the City of Los Angeles. If you choose to purchase Additional Life (Plan 2) 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.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____} = \text{This amount is an estimate of how much you would pay each month.}$$

Age (as of last September 1)	Your Rate (Per \$1,000 of Total Coverage)
<25	\$0.040
25-29	\$0.460
30-34	\$0.062
35-39	\$0.071
40-44	\$0.078
45-49	\$0.109
50-54	\$0.171
55-59	\$0.320
60-64	\$0.467
65-69	\$0.952
70+	\$1.544

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
- 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.

Spouse Rates

If you buy coverage for your spouse, your monthly rate is shown in the following table. Premiums for this coverage will be deducted directly from your paycheck.

Option	Spouse Life Monthly Premium	
	Coverage Amount	Premium
1	\$10,000	\$2.05
2	\$25,000	\$5.17
3	\$50,000	\$10.37
4	\$75,000	\$15.56
5	\$100,000	\$20.74

Child Rates

If you buy Dependents Life for your child(ren), your monthly rate is \$0.42, no matter how many children you're covering.

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- You must be (a) an active civilian employee of the City of Los Angeles regularly working at least 40 hours each pay period; or (b) an active half-time civilian employee of the City of Los Angeles regularly working at least 20 hours each pay period; and (c) one of the following:
 1. A contributing member of the City Employees' Retirement System, and not represented by an employee representation unit; or
 2. An employee who is eligible for membership in one of the employee representation units for which an Employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU); or
 3. An active elected official or member of the Board of Public Works of the City of Los Angeles.
- Reside in one of the following classes:
 - Class 1** All full-time employees (regardless of representation by an employee representation unit), elected officials, and members of the Board of Public Works; and all regular half-time employees hired on or before July 24, 1989 (regardless of representation by an employee representation unit).
 - Class 2** All regular half-time employees hired after July 24, 1989 (regardless of representation by an employee representation unit).
 - Class 3** All full-time employees represented by an employee representation (collective bargaining) unit for which an Employer-sponsored term life insurance plan has been negotiated in a Memorandum Of Understanding (MOU) 00, 29, 31 or 32, General Managers, and non-represented Assistant General Managers.

You are not eligible if you are:

- An employee classified by the City of Los Angeles as a fire or police sworn employee who is not a LACERS member, other than a fire or police chief who is eligible under Class 3;
- An employee of the Department of Water and Power;
- A part-time, intermittent, temporary or seasonal employee, or employee in a similar position; or
- A full-time member of the armed forces of any country.

If you buy Basic Life (Plan 1) insurance for yourself, you may also buy Life coverage for your eligible child(ren) 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, or your domestic partner as recognized by law. Domestic Partner means an individual with whom you have completed and submitted an affidavit of declaration of domestic partnership and the affidavit has been accepted by the City of Los Angeles Personnel Department; or an individual recognized as your domestic partner under California state law (or proof of a similar legal union validly formed in another state).

You may also choose to cover your child. Child means your child from live birth through the last day of the calendar month next following the date on which the child reaches age 26. Please note:

- 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 amount
- All late applications (applying 60 days after becoming eligible)
- Requests for coverage increases
- For reinstatements of coverage in some situations (see the group policy for more information)
- Employees eligible but not insured under the prior life insurance plan

Note: If your family status changes, you may have the ability to increase your coverage within 30 days of a family status change, without having to submit a medical history statement. Please see your human resources representative or plan administrator for more information.

Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- 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, 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 your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

Age Reductions

Under this plan, your coverage amount reduces by 35 percent at age 65, and by 65 percent at age 70. Your spouse's coverage amount reduces by your age as follows: by 35 percent at age 65, and by 65 percent at age 70. If you are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available.

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 may 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 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**.

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,
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