



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, such as:**



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% of your Additional Life coverage.

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

For You:

\$25,000–\$600,000 in increments of \$25,000

For Your Spouse:

\$25,000–\$300,000 in increments of \$25,000

For Your Children:

\$5,000–\$30,000 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

For Your Spouse:

Up to \$50,000

See the Important Details section for more information, including requirements, exclusions, limitations 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 \$300,000, you may elect to increase your coverage by \$25,000, up to, but not to exceed, the guarantee issue amount of \$300,000 without having to answer health questions. If you are not currently enrolled in Additional Life insurance, you may elect \$25,000 of coverage without having to answer health questions.

For Your Spouse. If your spouse is currently enrolled in Dependents Life insurance for an amount less than \$50,000, you may elect to increase coverage by \$25,000, up to, but not to exceed the guarantee issue amount of \$50,000 without having to answer health questions.

Prior Declines. If you and/or your spouse were previously declined coverage by The Standard, you and/or your spouse will need to submit a Medical History Statement in order to apply for any amount of coverage during the annual enrollment period.

If you elect coverage that requires you to submit a Medical History Statement online, you will receive an invitation to apply message from The Standard at the email address we have on record. There will be a link and log on instructions within the email.

Additional Feature

Accelerated Benefit

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

How Much Your Coverage Costs

Your Basic Life insurance is paid for by the Montana University System. 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.

Employee Life Monthly Premiums										
Coverage Amount	Employee's Age as of July 1									
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70+*
\$25,000	\$1.50	\$2.00	\$2.25	\$2.50	\$4.50	\$6.75	\$11.00	\$16.50	\$31.75	\$67.25
\$50,000	\$3.00	\$4.00	\$4.50	\$5.00	\$9.00	\$13.50	\$22.00	\$33.00	\$63.50	\$134.50
\$75,000	\$4.50	\$6.00	\$6.75	\$7.50	\$13.50	\$20.25	\$33.00	\$49.50	\$95.25	\$201.75
\$100,000	\$6.00	\$8.00	\$9.00	\$10.00	\$18.00	\$27.00	\$44.00	\$66.00	\$127.00	\$269.00
\$125,000	\$7.50	\$10.00	\$11.25	\$12.50	\$22.50	\$33.75	\$55.00	\$82.50	\$158.75	\$336.25
\$150,000	\$9.00	\$12.00	\$13.50	\$15.00	\$27.00	\$40.50	\$66.00	\$99.00	\$190.50	\$403.50
\$175,000	\$10.50	\$14.00	\$15.75	\$17.50	\$31.50	\$47.25	\$77.00	\$115.50	\$222.25	\$470.75
\$200,000	\$12.00	\$16.00	\$18.00	\$20.00	\$36.00	\$54.00	\$88.00	\$132.00	\$254.00	\$538.00
\$225,000	\$13.50	\$18.00	\$20.25	\$22.50	\$40.50	\$60.75	\$99.00	\$148.50	\$285.75	\$605.25
\$250,000	\$15.00	\$20.00	\$22.50	\$25.00	\$45.00	\$67.50	\$110.00	\$165.00	\$317.50	\$672.50
\$275,000	\$16.50	\$22.00	\$24.75	\$27.50	\$49.50	\$74.25	\$121.00	\$181.50	\$349.25	\$739.75
\$300,000	\$18.00	\$24.00	\$27.00	\$30.00	\$54.00	\$81.00	\$132.00	\$198.00	\$381.00	\$807.00
\$325,000	\$19.50	\$26.00	\$29.25	\$32.50	\$58.50	\$87.75	\$143.00	\$214.50	\$412.75	\$874.25
\$350,000	\$21.00	\$28.00	\$31.50	\$35.00	\$63.00	\$94.50	\$154.00	\$231.00	\$444.50	\$941.50
\$375,000	\$22.50	\$30.00	\$33.75	\$37.50	\$67.50	\$101.25	\$165.00	\$247.50	\$476.25	\$1,008.75
\$400,000	\$24.00	\$32.00	\$36.00	\$40.00	\$72.00	\$108.00	\$176.00	\$264.00	\$508.00	\$1,076.00
\$425,000	\$25.50	\$34.00	\$38.25	\$42.50	\$76.50	\$114.75	\$187.00	\$280.50	\$539.75	\$1,143.25
\$450,000	\$27.00	\$36.00	\$40.50	\$45.00	\$81.00	\$121.50	\$198.00	\$297.00	\$571.50	\$1,210.50
\$475,000	\$28.50	\$38.00	\$42.75	\$47.50	\$85.50	\$128.25	\$209.00	\$313.50	\$603.25	\$1,277.75
\$500,000	\$30.00	\$40.00	\$45.00	\$50.00	\$90.00	\$135.00	\$220.00	\$330.00	\$635.00	\$1,345.00
\$525,000	\$31.50	\$42.00	\$47.25	\$52.50	\$94.50	\$141.75	\$231.00	\$346.50	\$666.75	\$1,412.25
\$550,000	\$33.00	\$44.00	\$49.50	\$55.00	\$99.00	\$148.50	\$242.00	\$363.00	\$698.50	\$1,479.50
\$575,000	\$34.50	\$46.00	\$51.75	\$57.50	\$103.50	\$155.25	\$253.00	\$379.50	\$730.25	\$1,546.75
\$600,000	\$36.00	\$48.00	\$54.00	\$60.00	\$108.00	\$162.00	\$264.00	\$396.00	\$762.00	\$1,614.00

Spouse Life Monthly Premiums										
Coverage Amount	Spouse's Age as of July 1									
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70+*
\$25,000	\$1.50	\$2.00	\$2.25	\$2.50	\$4.50	\$6.75	\$11.00	\$16.50	\$31.75	\$67.25
\$50,000	\$3.00	\$4.00	\$4.50	\$5.00	\$9.00	\$13.50	\$22.00	\$33.00	\$63.50	\$134.50
\$75,000	\$4.50	\$6.00	\$6.75	\$7.50	\$13.50	\$20.25	\$33.00	\$49.50	\$95.25	\$201.75
\$100,000	\$6.00	\$8.00	\$9.00	\$10.00	\$18.00	\$27.00	\$44.00	\$66.00	\$127.00	\$269.00
\$125,000	\$7.50	\$10.00	\$11.25	\$12.50	\$22.50	\$33.75	\$55.00	\$82.50	\$158.75	\$336.25
\$150,000	\$9.00	\$12.00	\$13.50	\$15.00	\$27.00	\$40.50	\$66.00	\$99.00	\$190.50	\$403.50
\$175,000	\$10.50	\$14.00	\$15.75	\$17.50	\$31.50	\$47.25	\$77.00	\$115.50	\$222.25	\$470.75
\$200,000	\$12.00	\$16.00	\$18.00	\$20.00	\$36.00	\$54.00	\$88.00	\$132.00	\$254.00	\$538.00
\$225,000	\$13.50	\$18.00	\$20.25	\$22.50	\$40.50	\$60.75	\$99.00	\$148.50	\$285.75	\$605.25
\$250,000	\$15.00	\$20.00	\$22.50	\$25.00	\$45.00	\$67.50	\$110.00	\$165.00	\$317.50	\$672.50
\$275,000	\$16.50	\$22.00	\$24.75	\$27.50	\$49.50	\$74.25	\$121.00	\$181.50	\$349.25	\$739.75
\$300,000	\$18.00	\$24.00	\$27.00	\$30.00	\$54.00	\$81.00	\$132.00	\$198.00	\$381.00	\$807.00

Child Life Monthly Premiums*	
Coverage Amount	Premium
\$5,000	\$0.56
\$10,000	\$1.12
\$15,000	\$1.68
\$20,000	\$2.24
\$25,000	\$2.80
\$30,000	\$3.36

*Regardless of the number of eligible children covered.

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.

Important Details

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

Eligibility Requirements

To be eligible for coverage, an employee must be enrolled in the Montana University System's medical plan, insured for Basic Life insurance through The Standard and one of the following:

- An academic and professional employee with an individual contract under the authority of the Board of Regents which provides for eligibility
- A permanent full-time employee of the Montana University System scheduled to work more than six months in any twelve month period who is actively working at least 20 hours each week
- A permanent part-time or job-share employee of the Montana University System scheduled to work more than six months in any twelve month period who is actively working at least 20 hours each week
- A temporary employee who is one of the following:
 - Regularly scheduled to be actively working 20 hours or more per week for more than six months within a year
 - Actively working at least 20 hours each week for a continuous period of more than six months although not regularly scheduled to do so
 - Covered under a labor union contract which provides for eligibility

Seasonal employees and full-time members of the armed forces are not eligible.

If you buy Additional Life 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.

You may also choose to cover your child. Child means your child from live birth through the last day of the month in which a child reaches age 26. Child includes any of the following, if they otherwise meet the definition of a child:

- Your adopted child
- A child placed with you for adoption
- Your stepchild
- A child for whom you or your spouse are the legal guardian
- A child for whom you or your spouse have court-ordered custody
- A child for whom you or your spouse are responsible to provide medical insurance under a qualified medical child support order

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 more than 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Medical underwriting is not required for child(ren).

If you elect coverage that requires medical underwriting approval, you will receive an invitation to apply message from The Standard at the email address we have on record. There will be a link and log on instructions within the email.

Note: If your family status changes, you may have the ability to apply for coverage or increase your coverage for a limited time without having to submit a Medical History Statement online.

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
- 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, 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.

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 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 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, 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.

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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