



## GROUP SUPPLEMENTAL LIFE AND AD&D INSURANCE

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

Group Supplemental Life and Accidental Death and Dismemberment (AD&D) 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 or have a serious accident.

**Supplemental Life and AD&D 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.

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D 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 or serious accident might leave your family facing expenses they couldn't cover 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 50 percent of your Basic Life and Supplemental Life Insurance.

The coverage amount for your child(ren) cannot exceed 50 percent of your Basic Life and Supplemental Insurance.

### For You:

#### Supplemental Plan:

- Under age 65: \$30,000
- Age 65 through 69: \$15,000
- Age 70 through 75: \$8,000
- Age 75 or over: \$4,000

#### Supplemental Plus Plan:

You may elect \$10,000, \$25,000, or any additional multiple of \$15,000, not to exceed \$490,000.

If you are insured for the Supplemental Plan you may apply for Dependents Life coverage for your Spouse and Children.

### For Your Spouse:

\$5,000.

### For Your Child(ren):

The amount of Dependents Life Insurance for your Child: \$500 if child is under 6 months, or \$5,000 if child is 6 months and over.

## What Does My AD&D Benefit Provide?

### For You:

#### Supplemental Plan:

- Under age 65: \$30,000
- Age 65 through 69: \$15,000
- Age 70 through 75: \$8,000
- Age 75 or over: \$4,000

#### Supplemental Plus Plan:

You may elect \$10,000, \$25,000, or any additional multiple of \$15,000, not to exceed \$490,000.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D Insurance benefit.

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

# Open Enrollment

## During Open Enrollment From April 17, 2023 through May 31, 2023

### For You.

A. For Members eligible but not insured for “Supplemental” Life Insurance, Evidence Of Insurability will not be required to become insured.

B. For Members insured for an amount of “Supplemental Plus” Life Insurance equal to \$200,000 or less, Evidence Of Insurability will not be required to increase the amount by 2 additional increments of \$15,000.

C. For Members insured for an amount of “Supplemental Plus” Life Insurance greater than \$200,000, Evidence Of Insurability will not be required to increase the amount by one additional increment of \$15,000, not to exceed the maximum amount of \$490,000.

If you were previously declined coverage by The Standard, you will need to submit a medical history statement in order to apply for any amount of coverage during the Enrollment period. Visit [myeoi.standard.com/608011](https://myeoi.standard.com/608011) to complete and submit a medical history statement online.

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## Additional Feature

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

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# How Much Your Coverage Costs

Your Basic Life insurance is paid for by California Association of Professional Scientists. If you choose to purchase Additional (Supplemental or Supplemental Plus) 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.

Supplemental Life and Supplemental Plus Plans	
Age (as of January 1)	Your Rate (Per \$1,000 of Total Coverage)
<24	\$0.045
25-29	\$0.049
30-34	\$0.056
35-39	\$0.070
40-44	\$0.090
45-49	\$0.135
50-54	\$0.207
55-59	\$0.387
60-64	\$0.594
65-69	\$1.143
70-74	\$1.854
75+	\$2.889

Dependents Life Premiums	
Amount	Cost Member per month
Spouse/Domestic Partner - \$5,000	\$1.50
Child(ren) 6 months of age or older - \$5,000	Included in \$1.50
Child(ren) under 6 months of age - \$500	Included in \$1.50

Use this formula to estimate your monthly Supplemental or Supplemental Plus Life premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____}$$

This amount is an estimate of how much you would pay each month.

Supplemental AD&D		Supplemental Plus AD&D
Age	Rate per Member per month	Rate per \$5,000 of coverage
64 and under	\$1.14	\$0.19
65 and older	\$0.57	

Use this formula to estimate your monthly Supplemental Plus AD&D premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 5,000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____}$$

This amount is an estimate of how much you would pay each month.

## Important Details

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

### Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active member of California Association of Professional Scientists regularly working at least 20 hours per week

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

### Medical Underwriting Approval for Life Coverage

Required for:

- Supplemental Plan - All late applications (applying more than 90 days after you are first employed by the State of California.
- Supplemental Plus Plan- All applications
- Requests for coverage increases
- Reinstatements
- Members eligible but not insured under the prior life insurance plan

Visit [myeoi.standard.com/608011](http://myeoi.standard.com/608011) to submit a medical history statement online.

### Coverage Effective Date for Life Coverage

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 become a member after the group policy effective date, you are eligible on the first day of the calendar month following 30 days as a member.

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 member.

### Life and AD&D Age Reductions for the Supplemental Plus Life and AD&D Plans:

Under this plan, your coverage amount reduces to 50 percent at age 65, to 25 percent at age 70 and to 15 percent at age 75. If you are age 65 or over, ask your plan administrator for the amount of coverage available.

### Life Insurance Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, and
- Complete a waiting period of 120 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.

### Life Insurance 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.

### Life Insurance 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.

### AD&D Benefits

The amount of the AD&D benefit may be equal to the amount payable for your Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D payable benefit
Life	100%
One hand or one foot <sup>2</sup>	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

2 Even if the severed part is surgically re-attached.

### **AD&D Insurance Exclusions**

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

### **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
- The date your Life coverage ends, your AD&D coverage will end as well

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 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 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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ALAA-608011  
(4/23)