



Group Additional Life and AD&D Insurance

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

Group Additional 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.

Additional 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, such as:**



Tuition



Child Care



**Housing
Costs**



**Daily Living
Expenses**

Life Insurance

How Much Can I Apply For?

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

Applies to active members only: The coverage amount for your spouse cannot exceed 100% of your combined Basic and Additional Life coverage.

Applies to active members only: The coverage amount for your child(ren) cannot exceed 100% of your combined Basic and Additional Life coverage.

Active Employees

You may apply for option A or option B:

Option A:

You may apply for 1, 2, 3, or 4 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000.

Option B:

You may apply for one of the following amounts: \$10,000, \$15,000, \$25,000, \$50,000, \$75,000, \$100,000 or \$150,000.

Retired Employees

You may apply for the same option for which you were insured as an active member. You may apply for the same amount or a lesser amount. The amount you elect may not exceed the amount of your Additional Life insurance in effect for you on the day before the date you became a retired employee:

Option A:

You may apply for 1, 2, 3, or 4 times your annual earnings in effect on the day before you retire, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$150,000.

Option B:

You may apply for one of the following amounts: \$10,000, \$15,000, \$20,000, \$25,000, \$30,000, \$50,000, \$75,000, \$100,000 or \$150,000.

If you are a retired member who was insured for \$5,000 under the prior plan on the day before October 1, 2018, you may apply for \$5,000.

Active and Retired Employees

For Your Spouse:

\$10,000

For Your Child(ren):

\$5,000 for each child

What Does My AD&D Benefit Provide?

Active Employees:

The AD&D insurance coverage amount matches what you elect for Additional Life insurance.

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

See the Important Details section for more information, including requirements, exclusions, limitations 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 Additional Life benefit to a maximum of \$500,000.

How Much Your Coverage Costs

Your Basic Life insurance is paid for by Government of the United States Virgin Islands. 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.

For You:

How much your premium costs depends on your age and benefit amount. Use the formula and rate table below to calculate the monthly premium for your Additional Life and AD&D coverage.

For Your Spouse:

If you buy coverage for your spouse, 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 age and your spouse's rate.

For Your Child(ren):

If you buy Dependents Life for your child(ren), your monthly rate is \$0.67, no matter how many children you're covering.

Use this formula to estimate your monthly premium payment:

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

Active employee and spouse rates:

Employee's Age (As of Oct. 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<20	\$0.065	\$0.070
20-24	\$0.065	\$0.060
25-29	\$0.076	\$0.080
30-34	\$0.085	\$0.100
35-39	\$0.095	\$0.120
40-44	\$0.109	\$0.140
45-49	\$0.137	\$0.210
50-54	\$0.204	\$0.390
55-59	\$0.334	\$0.630
60-64	\$0.569	\$1.110
65-69	\$0.885	\$1.870
70-74	\$1.142	\$2.990
75-79	\$1.142	\$5.020
80+	\$1.464	\$8.330

How Much Life Insurance Do You Need?

After a serious accident or 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.

How Much Your Coverage Costs Cont.

Retired employee and spouse rates:

Member's Age (As of Oct. 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<20	\$0.068	\$0.070
20-24	\$0.068	\$0.060
25-29	\$0.080	\$0.080
30-34	\$0.107	\$0.100
35-39	\$0.121	\$0.120
40-44	\$0.134	\$0.140
45-49	\$0.202	\$0.210
50-54	\$0.310	\$0.390
55-59	\$0.579	\$0.630
60-64	\$0.887	\$1.110
65-69	\$1.707	\$1.870
70-74	\$2.770	\$2.990
75-79	\$3.208	\$5.020
80-84	\$4.030	\$8.330
85-89	\$5.207	\$8.330
90-94	\$6.248	\$8.330
95+	\$9.339	\$8.330

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 employee of Government of the United States Virgin Islands (USVI) regularly working 30 hours or more per week and who is one of the following:
 - a. A full-time Port Authority employee
 - b. A Government or University employee
 - c. A Frederiksted Health Center full-time employee
- Or an employee of USVI who retired under the USVI's retirement program who is participating in GERS

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

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 unmarried child from live birth through age 25.

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 for Life Coverage

Required for:

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

Note: During your annual enrollment you may have the ability to apply for coverage or increase coverage by one increment without having to submit a Medical History Statement. Please see your human resources representative or plan administrator for more information.

Visit the following link to complete and submit a Medical History Statement online for amounts above the guarantee issue amount or any prior declines: myeoi.standard.com/648857.

Coverage Effective Date for Life Coverage

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 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.

Life Age Reductions

Under this plan, your coverage amount and your spouse's coverage amount will not be reduced due to age.

Life Insurance Portability

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

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 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.

AD&D Benefits

Active employees only: The amount of the AD&D benefit is 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% 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 ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%
Uniplegia	25%
Coma: 8% per month of the remainder of the AD&D insurance benefit payable for loss of life after reduction by any AD&D insurance benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 12 months.	
Third degree burns covering 75% to 100% of the body	100%
Third degree burns covering 50% to 75% of the body	75%
Third degree burns covering 25% to 49% of the body	50%
Third degree burns confined to the face	25%

- 1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.
- 2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, paraplegia or uniplegia or paraplegia involving the same hand or foot.
- 3 This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

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, unless covered as a retired member (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

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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

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

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