



Group Optional Life and AD&D Insurance

Optional Life and Accidental Death and Dismemberment 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.

Optional 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 & 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.

Plan now to help your family cover future expenses, such as:



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

Eligibility Requirements

To be eligible for coverage, you must be:

1. A regular active Partner Physician of the Southern California Permanente Medical Group regularly working as required by SCPMG; or
2. A regular active Employee Physician or Special Category Physician of the Southern California Permanente Medical Group regularly working at least a prorated weekly schedule of at least 5/10.

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

How Much Can I Apply For?

Your combined Permanente Provided Life and Optional Life amounts cannot exceed the lesser of 6 times your annual earnings or the maximum amount of \$2,500,000.

Note: You cannot buy more coverage for your spouse/domestic partner than you buy for yourself. The coverage amount for your spouse/domestic partner cannot exceed 100% of your combined Permanente Provided Life and Optional Life coverage.

For You:

Your choice of one of the following options:

Option 1: 1 times your annual earnings

Option 2: 2 times your annual earnings

Option 3: 3 times your annual earnings

Option 4: 4 times your annual earnings

Option 5: 5 times your annual earnings

Option 6: 6 times your annual earnings

For Your Spouse/Domestic Partner:

\$50,000–\$500,000 in increments of \$50,000

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 2 times your annual earnings

For Your Spouse/Domestic Partner:

Up to \$100,000

What Does My AD&D Benefit Provide?

For You:

The AD&D insurance coverage amount matches what you elect for Optional Life insurance, subject to a maximum of \$200,000.

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 80% of your combined Permanente Provided Life and Optional Life benefit to a maximum of \$750,000.

Enrollment For Newly Elected Partners

For Newly Elected Partners:

If you are not insured for Optional Life insurance, medical underwriting approval is not required for you if you apply for 1 or 2 times your annual earnings within 31 days of becoming a Partner Physician.

If you are insured for 1 times your annual earnings of Optional Life insurance, medical underwriting approval is not required for you if you apply to increase to 2 times your annual earnings within 31 days of becoming a Partner Physician.

If your spouse/domestic partner is not insured for spouse/domestic partner Life insurance, medical underwriting approval is not required for your spouse/domestic partner if you apply for \$50,000 or \$100,000 of spouse/domestic partner Life insurance within 31 days of becoming a Partner Physician.

If your spouse/domestic partner is insured for \$50,000 of spouse/domestic partner Life insurance, medical underwriting approval is not required for your spouse/domestic partner if you apply for an increase of \$50,000 of spouse/domestic partner Life insurance within 31 days of becoming a Partner Physician.

Medical underwriting requirements are not waived if you or your spouse/domestic partner were previously declined coverage by The Standard.

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, burial expenses, medical bills, your child(ren)'s education and daily expenses. 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).

How Much Your Coverage Costs

Permanente Provided Life insurance is paid for by Southern California Permanente Medical Group. If you choose to purchase Optional 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 formulas and rate table below to estimate the monthly premium for your Optional Life and AD&D coverage.

Use this formula to estimate your monthly Optional Life insurance premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{\div 1,000} = \text{_____} \times \frac{\text{Enter your rate from the rate table below.}}{\text{_____}} = \text{_____}$$

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

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

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{\div 1,000} = \text{_____} \times \frac{\text{Enter your AD&D rate of \$0.02 per \$1,000.}}{\text{_____}} = \text{_____}$$

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

Your Age (Based on Current Age)	Your Rate* (Per \$1,000 of Total Coverage)
<25	\$0.017
25-29	\$0.021
30-34	\$0.024
35-39	\$0.033
40-44	\$0.048
45-49	\$0.084
50-54	\$0.137
55-59	\$0.225
60-64	\$0.338
65-69	\$0.554
70-74	\$0.795
75-79	\$1.194
80+	\$1.777

*Does not include the monthly AD&D rate of \$0.020 per \$1,000 of AD&D benefit.

Please note: The maximum AD&D benefit is \$200,000.

For Your Spouse/Domestic Partner:

If you buy coverage for your spouse/domestic partner, the monthly rate is shown in the table below. Use the following formula with your spouse/domestic partner’s age and rate to estimate the monthly premium for your spouse/domestic partner coverage.

Use this formula to estimate your monthly spouse/domestic partner insurance premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 50,000} = \text{_____} \times \frac{\text{Enter your rate from the rate table below.}}{\text{_____}} = \text{_____}$$

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

Your Spouse/Domestic Partner's Age (Based on Current Age)	Your Spouse/Domestic Partner's Rate (Per \$50,000 of Total Coverage)
<25	\$0.98
25-29	\$1.49
30-34	\$2.00
35-39	\$2.47
40-44	\$3.49
45-49	\$5.91
50-54	\$9.39
55-59	\$15.85
60-64	\$26.27
65-69	\$42.93
70-74	\$86.00
75-79	\$178.50
80-84	\$331.00
85-89	\$582.50
90-94	\$1,002.50
95+	\$1,677.50

Important Details

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

You can choose to cover your spouse/domestic partner, meaning a person to whom you are legally married or your domestic partner as recognized by law.

Please note:

- Your spouse/domestic partner must not be a full-time member 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 more than 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Physicians and spouses/domestic partners eligible but not insured under the prior life insurance plan

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. Please call Permanente HR Shared Services at 877.608.0044 or email PHRSharedServices@kp.org for more information.

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 spouse/domestic partner Life insurance coverage, your insurance will not become effective until the day after you complete one full day of active work as an eligible Physician.

You may have a different effective date for Life coverage below and above the guarantee issue amount.

Call Permanente HR Shared Services at 877.608.0044 or email PHRSharedServices@kp.org for further information about the applicable coverage effective date for your insurance, including spouse/domestic partner Life insurance.

Portability of Term Life Insurance

If your insurance is scheduled to end or reduce, you may be eligible to buy portable group insurance coverage from The Standard.

Whole Life Insurance Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual whole life insurance policy without submitting proof of good health.

Life Insurance Exclusions

You and your spouse/domestic partner 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 is equal to the amount payable for your Optional Life insurance benefit on the date of the accident but may not exceed \$200,000. 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	75%
Uniplegia	25%

Coma 2% 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. The payment for the 12th month of Coma will equal 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.

- 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 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
- A loss occurring while you are on full-time active duty for more than 30 days in the armed forces
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare-paying passenger on a commercial aircraft
- 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 previous requirements, your spouse/ domestic partner Life coverage ends automatically on the date your spouse/domestic partner ceases to meet the eligibility requirements for a dependent.

Call Permanente HR Shared Services at 877.608.0044 or email PHRSharedServices@kp.org for more details on when your insurance ends.

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,
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