



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?

Your Plan 2 Additional Life amount cannot exceed a maximum of 5 times your annual earnings.

The Plan 2 Additional coverage amount for your spouse cannot exceed 100% of the amount of your Plan 2 Additional Life coverage.

The Plan 2 Additional coverage amount for your child(ren) cannot exceed 100% of your Plan 2 Additional Life coverage.

Plan 1 Basic

For Your Family:

The Dependents Life coverage amount for your eligible spouse is \$2,000.

The Dependents Life coverage amount for each of your eligible children is \$2,000.

Plan 2 Additional

For You:

\$10,000–\$1,000,000 in increments of \$10,000, not to exceed 5 times your annual earnings

For Your Spouse:

\$5,000–\$250,000 in increments of \$5,000

For Your Child(ren):

\$2,500–\$20,000 in increments of \$2,500

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 \$350,000

For Your Spouse:

Up to \$25,000

What Does My AD&D Benefit Provide?

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

For You:

\$10,000–\$500,000 in increments of \$10,000, not to exceed 10 times your annual earnings

For Your Spouse:

\$10,000–\$250,000 in increments of \$10,000

For Your Child(ren):

\$2,500–\$25,000 in increments of \$2,500

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, age reductions and definitions.

Additional Feature

Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 80% of your combined Plan 1 Basic and Plan 2 Additional Life benefit to a maximum of \$500,000.

How Much Your Coverage Costs

If you choose to purchase Plan 1 Basic Dependents Life and Plan 2 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.

How much your premium costs depends on your age and the benefit amount. Use the calculators and rate table below to estimate your premium. To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at standard.com/life/needs.

Use this formula to estimate your Plan 2 Life insurance premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 1000} = \text{_____} \times \text{Enter your rate from the rate table.} = \text{_____} \text{ ---> } \text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.}$$

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

Use this formula to estimate your Plan 2 AD&D insurance premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 1000} = \text{_____} \times \text{\$0.020} = \text{_____} \text{ ---> } \text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.}$$

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

If you buy Plan 1 Basic Dependents Life coverage for your spouse and child(ren), your monthly rate is \$0.220.

If you buy Plan 2 Additional Life 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 spouse's age and your spouse's rate.

If you buy Plan 2 Additional Dependents Life coverage for your child(ren), your monthly rate is \$0.240 per \$1,000, no matter how many children you're covering. If you buy Plan 2 Dependents AD&D coverage for your child(ren), your monthly AD&D rate is \$0.050 per \$1,000, no matter how many children you're covering.

Age*	Your Rate** (Per \$1,000 of Total Coverage)	Your Spouse's Rate** (Per \$1,000 of Total Coverage)
<30	\$0.060	\$0.060
30-34	\$0.080	\$0.080
35-39	\$0.090	\$0.090
40-44	\$0.145	\$0.145
45-49	\$0.215	\$0.215
50-54	\$0.360	\$0.360
55-59	\$0.560	\$0.560
60-64	\$0.730	\$0.730
65-69	\$1.280	\$1.280
70-74	\$2.210	\$2.210
75-79	\$2.370	\$2.370
80-99	\$4.900	\$4.900

*Rates initially based on your age or your spouse's age on the effective date of coverage, then on the Jan. 1 preceding the date of a change in age thereafter.

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

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:

Plan 1 Basic

- An active employee of Renown Health regularly working at least 20 hours per week

Plan 2 Additional

- Insured for Plan 1 Basic Life insurance through The Standard
- An active employee of Renown Health regularly working at least 20 hours per week

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

You may buy Plan 1 Basic Life coverage for your eligible child(ren) and/or spouse. If you buy Plan 2 Additional Life insurance for yourself, you may also buy Plan 2 Additional Life coverage for your eligible child(ren) and/or spouse. This is called Plan 2 Additional Dependents Life insurance.

If you buy Plan 2 Additional AD&D insurance for yourself, you may also buy AD&D coverage for your eligible child(ren) and/or spouse. This is called Dependents AD&D 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 age 25. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or child(ren) must not be a 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 more than 30 days after becoming eligible), except those applying due to a family status change
- Requests for coverage increases
- Reinstatements
- Employees and spouses eligible but not insured under the prior life insurance plan

Medical underwriting approval is not required for child(ren).

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 see your human resources representative or plan administrator for more information.

If you elect coverage that requires medical underwriting approval, you will be prompted to submit a Medical History Statement online at the time of enrollment.

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
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

*You are eligible on the first day of the month coinciding with or next following 30 days as a member.

If you are not capable of active 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 and AD&D Age Reductions

Under this plan, your coverage amount reduces to 65% at age 65, to 45% at age 70, to 30% at age 75 and to 20% at age 80. Your spouse's coverage amount reduces by your spouse's age to 65% at age 65, to 45% at age 70, to 30% at age 75 and to 20% at age 80.

If you or your spouse are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available.

Age reductions will initially be based on your age or your spouse's age on the effective date of coverage, then on the Jan. 1 preceding the date of a change in age thereafter.

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
- 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.

Life and AD&D 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

The amount of the AD&D benefit may be equal to the amount payable for your or your spouse's or child(ren)'s Plan 2 Additional 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	75%
Uniplegia	25%

Coma: 1% 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 100 months.

- 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
- 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 last date of the calendar month following the date your employment terminates
- The last date of the calendar month 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 with AD&D 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,
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