



# Group Voluntary Life Insurance

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

Group Voluntary 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.

**Life insurance can help make things easier for the people you care about.**

### How much Life insurance do you need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

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.

This Life insurance coverage lets you take advantage of group rates. It's also convenient. Your premium payments are deducted directly from your paycheck. **Plan now to help your family cover future expenses, such as:**



**Tuition**



**Child Care**



**Housing Costs**



**Daily Living Expenses**

# Voluntary Life Insurance

## How Much Can I Apply For?

If you are insured for Voluntary Life insurance, you may apply for Dependents Life insurance for your spouse/domestic partner or your eligible child(ren).

### For You:

You may elect one of the following options:

- \$10,000–\$200,000 in increments of \$10,000
- \$225,000–\$1,500,000 in increments of \$25,000

### For Your Spouse/Domestic Partner:

You may elect one of the following options:

- \$10,000–\$200,000 in increments of \$10,000
- \$225,000–\$750,000 in increments of \$25,000

### For Your Child(ren):

Your choice of \$5,000, \$10,000 or \$20,000

## 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. This guarantee issue amount is only available for the first 60 days.

### For You:

Up to \$150,000

### For Your Spouse/Domestic Partner:

Up to \$50,000

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 Life benefit, to a maximum of \$500,000.

# How Much Your Coverage Costs

Because this insurance is offered through The California State University, 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 the benefit amount. Use the formula and rate table below to calculate the monthly premium for your Voluntary Life coverage.

## For Your Spouse/Domestic Partner:

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

Use this formula to estimate your monthly premium payment:

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

Enter the amount of coverage you are requesting (see benefit amounts on page 2).
Enter your rate from the rate table.
This amount is an estimate of how much you would pay each month.

Age (As of Last Jan. 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse/Domestic Partner's Rate (Per \$1,000 of Total Coverage)
<30	\$0.04	\$0.032
30-34	\$0.06	\$0.048
35-39	\$0.07	\$0.064
40-44	\$0.08	\$0.096
45-49	\$0.12	\$0.150
50-54	\$0.18	\$0.230
55-59	\$0.34	\$0.430
60-64	\$0.51	\$0.620
65-69	\$1.02	\$1.050
70-74	\$1.65	\$1.570
75+	\$1.65	\$2.050

## How Much Life Insurance Do You Need?

After a 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
- Medical bills
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/life/needs](http://standard.com/life/needs).

## For Your Child(ren):

If you buy Dependents Life for your child(ren), your monthly premium is shown in the table below.

Child Life Monthly Premiums*	
Coverage Amount	Premium
\$5,000	\$0.69
\$10,000	\$1.38
\$20,000	\$2.75

\*Regardless of the number of eligible children covered.

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of The California State University and one of the following:
- Appointed half-time or more for at least six months and one (1) day in an eligible employee category
- An active lecturer or coach (R03) employee who is appointed for at least six (6) weighted teaching units for at least one semester or two or more consecutive quarters

Temporary and seasonal employees, full-time members of the armed forces, leased employees, independent contractors, employees appointed in a Unit 12 classification and insured employees under CIGNA Group Universal Life Insurance Policy Number 03-M101220 or insured under ING/ReliaStar Group Life Insurance Policy Number GL 36353-7 are not eligible.

If you buy Voluntary Life insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse/domestic partner. This is called Dependents Life insurance.

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

You may also choose to cover your child. Child means your legally adopted child, a stepchild, a natural child recognized by the parent or a child living with you in a parent-child relationship who is economically dependent upon you. Dependent child(ren) may be covered from live birth through age 25. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse/domestic partner 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
- Late application (applying 60 days after becoming eligible) for you or your spouse/domestic partner
- Requests for coverage increases for you or your spouse/domestic partner
- Reinstatements for you or your spouse/domestic partner
- Employees and spouse/domestic partners 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 be prompted to submit a Medical History Statement online at the time of enrollment.

### Coverage Effective Date

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 calendar month that follows the date you become a member.

If you are not actively at work on the day before the scheduled effective date of insurance, including 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 Voluntary 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.

### Age Reductions

Under this plan, your coverage amount does not reduce due to a change in age.

### 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 70, 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 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.

## 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 last day of the calendar month in which 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 Dependent 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 you become insured, contact your human resources representative for a group insurance certificate. This certificate contains a detailed description of the insurance coverage, including 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.

You can review and print your certificate of coverage by visiting our website at [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu). If you have additional questions, contact The Standard at 800.378.5745.



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](http://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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