



GROUP VOLUNTARY LIFE AND AD&D INSURANCE

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

Group 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.

Life and AD&D 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?

AD&D insurance provides coverage for accidental death and dismemberment. It provides an extra layer of protection if you die or have a covered injury due to an accident.

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 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. You'll also have convenient payment options as we offer payroll deduction and ACH. **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 Life coverage.

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

For You:

Class 1: You may apply for Life Insurance in multiples of \$10,000, from \$10,000 to \$750,000

For Your Spouse:

Class 1: You may apply for Dependents Life Insurance for your Spouse in multiples of \$10,000, from \$10,000 to \$250,000

For Your Children:

Your choice of one of the following Options:

Child's Age	Benefit Amount	
	Option 1	Option 2
Under 6 months	\$200	\$750
6 months through 18 years	\$2,000	\$7,500
18 year through 22 years, if a full-time student	\$2,000	\$7,500

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.

Class 1: For any Life Insurance Benefit in excess of the lesser of 3 times your Annual Earnings or \$300,000 for new Members who apply within the first 90 days of becoming a Member, or for any Dependents Life Insurance Benefit for your Spouse.

What Does My AD&D Benefit Provide?

Note: You cannot buy more coverage for your spouse than you buy for yourself.

For You:

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

For Your Spouse:

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

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.

Additional Features

Life Insurance

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

Travel Assistance¹ Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.

Life Services Toolkit² This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.

- 1 This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in any state, except Oregon. For more information, visit standard.com/travel.
- 2 The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit standard.com/mytoolkit.

AD&D Insurance

Seat Belt and Air Bag Benefits The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

Family Benefits Package This package is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your children.



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
- Daily expenses

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 calculate your premium payment:

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

If you buy coverage for you and 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 Dependents Life coverage for your child(ren), your monthly rates is show below, no matter how many child(ren) have:

- Option 1: \$0.40 per member
- Option 2: \$0.70 per member

Note: There is no AD&D offered for child(ren)



How Much Will Your Coverage Cost?

Because this insurance is offered through School Administrators Special Services Benefits Trust, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenient payment options as we offer payroll deduction and ACH.

How much your premium costs depends on a number of factors, such as your age and the benefit amount.

To estimate your monthly premium, use the calculator on below.

Age (as of January 1)	Your Rate* (Per \$1,000 of Total Coverage)	Your Spouse's Rate** (Per \$1,000 of Total Coverage)
<34	\$0.090	\$0.090
35-39	\$0.100	\$0.100
40-44	\$0.130	\$0.130
45-49	\$0.170	\$0.170
50-54	\$0.270	\$0.270
55-59	\$0.320	\$0.320
60-64	\$0.390	\$0.390
65-69	\$0.730	\$0.730
70+	\$1.020	\$1.020

*Includes a monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit.

**Includes a monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit for your spouse.

Important Details

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

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- A member in good standing of School Administrators Special Services (SASS)
- Class 1: Regular, consolidated, student, associate or other SASS Members

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

If you buy Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your spouse. This is called Dependents Life and AD&D insurance.

You can choose to cover your spouse for Dependents Life and AD&D, meaning a person to whom you are legally married, or your domestic partner as recognized by law, or your civil union partner.

You may also choose to cover your child for Dependents Life. Child means your unmarried child from live birth through age 18 (through age 22 if a registered student in full-time attendance at an accredited educational institution). 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 90 days)
- Requests for coverage increases
- Reinstatements
- Employees 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 see your human resources representative or plan administrator 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, 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 are not actively at work on the day before the scheduled effective date of insurance, including Dependents Life and AD&D 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 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 and AD&D insurance.

Ask your human resources representative or plan administrator for the amount of coverage available.

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 is equal to the amount payable for you or your spouse's 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 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%

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 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 (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

*Note: For active members that will be retiring, you can enroll in Class 2 within 120 days of retirement.

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, 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 present in this summary does not modify the group policy, certificate or the insurance coverage in any way. If you have any additional questions, please contact the Plan Administrator.

Plan Administrator:

Mestmaker & Associates
P.O. Box 2302, Bakersfield, CA 93303
(877) 472-6722



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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