Standard Insurance Company
University of Florida
Group Policy #648973

Group Life and AD&D Insurance

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

Group 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.

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. 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**

Life Insurance

How Much Can I Apply For? The coverage amount for your spouse cannot exceed 100% of your Life coverage. If you are 76 or over, the coverage amount for your spouse cannot exceed $10,000. The coverage amount for your child(ren) cannot exceed 100% of your Life coverage. If you are age 76 of over, the coverage amount for your child(ren) cannot exceed $10,000.	**For You:** **Under age 76:** $10,000 – $800,000 in increments of $10,000 **Age 76 or over:** $10,000 **For Your Spouse:** $5,000 – $400,000 in increments of $5,000 **For Your Children:** $5,000 – $25,000 in increments of $5,000
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 $300,000 **For Your Spouse:** Up to $50,000
What Does My AD&D Benefit Provide?	**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. **For Your Child(ren)** 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% of the AD&D Insurance benefit.

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions.

Annual Enrollment

If you and/or your spouse were previously declined coverage by The Standard on or after Jan. 1, 2025, you and/or your spouse will need to submit a Medical History Statement in order to apply for any amount of coverage during the annual enrollment period.

For You. If you are currently enrolled in Life insurance for an amount less than $800,000, you may elect to increase your coverage by $10,000 each year without having to answer health questions. If you are not currently enrolled in Life insurance, you may elect $10,000 of coverage without having to answer health questions.

For Your Spouse. If your spouse is currently enrolled in Dependent Life insurance for an amount less than $400,000, you may elect to increase coverage by $5,000 each year without having to answer health questions. If your spouse isn't currently enrolled in Dependent Life insurance, you may elect $5,000 of coverage without having to answer health questions.

Additional Life Insurance Features

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.
Travel Assistance[1]	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 Toolkit[2]	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-info.

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-info.

Additional AD&D Features

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 benefit 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 child(ren).
Occupational Assault	The Standard may pay a benefit if you die or are dismembered as a result of an act of workplace violence that is punishable by law.

How Much Your Coverage Costs

Because this insurance is offered through University of Florida, 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. If you buy coverage for you or your spouse, your monthly rate is shown in the following table.

Dependent Life 12thly Monthly Premiums:
If you elect Dependents Life with AD&D insurance for your eligible child(ren), your monthly rate for this coverage is $0.210 per $1,000, no matter how many children you're covering. Your rate includes the monthly AD&D rate of $0.050 per $1,000 of AD&D benefit.

Dependent Life 8thly Monthly Premiums:
If you elect Dependents Life with AD&D insurance for your eligible child(ren), your monthly rate for this coverage is $0.315 per $1,000, no matter how many children you're covering. Your rate includes the monthly AD&D rate of $0.075 per $1,000 of AD&D benefit.

Use this formula to estimate your premium payment:

________	÷ 1,000 =	________	x	________	=	________	--->	________
Enter the amount of coverage you are requesting (see benefit amounts on page 2).				Enter your rate from the rate table on the following page.		This amount is an estimate of how much you would pay each month.		12-month employees: To get a sense of your premium per pay period, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. 8-month employees: To get a sense of your premium per pay period, take your monthly premium, multiply by 12 months, and divide by 16 pay periods.

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.

Age (As of Jan. 1)	Your Rates (Per $1,000 of Total Coverage)		Spouse Rates (Per $1,000 of Total Coverage)	
	8thly Rate[1]	12thly Rate[2]	8thly Rate[1]	12thly Rate[2]
15 – 38	$0.118	$0.078	$0.118	$0.078
39	$0.144	$0.096	$0.144	$0.096
40	$0.158	$0.105	$0.158	$0.105
41	$0.158	$0.105	$0.158	$0.105
42	$0.158	$0.105	$0.158	$0.105
43	$0.184	$0.123	$0.184	$0.123
44	$0.184	$0.123	$0.184	$0.123
45	$0.211	$0.140	$0.211	$0.140
46	$0.237	$0.158	$0.237	$0.158
47	$0.251	$0.167	$0.251	$0.167
48	$0.264	$0.176	$0.264	$0.176
49	$0.291	$0.193	$0.291	$0.193
50	$0.304	$0.202	$0.304	$0.202
51	$0.344	$0.229	$0.344	$0.229
52	$0.357	$0.238	$0.357	$0.238
53	$0.410	$0.273	$0.410	$0.273
54	$0.464	$0.309	$0.464	$0.309
55	$0.517	$0.344	$0.517	$0.344
56	$0.557	$0.371	$0.557	$0.371
57	$0.623	$0.415	$0.623	$0.415
58	$0.676	$0.451	$0.676	$0.451
59	$0.730	$0.486	$0.730	$0.486
60	$0.823	$0.548	$0.823	$0.548
61	$0.863	$0.575	$0.863	$0.575
62	$0.942	$0.628	$0.942	$0.628
63	$1.009	$0.672	$1.009	$0.672
64	$1.089	$0.725	$1.089	$0.725
65	$1.208	$0.805	$1.208	$0.805
66	$1.315	$0.876	$1.315	$0.876
67	$1.461	$0.974	$1.461	$0.974
68	$1.594	$1.062	$1.594	$1.062
69	$1.740	$1.160	$1.740	$1.160
70	$1.926	$1.284	$1.926	$1.284
71	$2.099	$1.399	$2.099	$1.399
72	$2.312	$1.541	$2.312	$1.541
73	$2.485	$1.656	$2.485	$1.656
74	$2.671	$1.780	$2.671	$1.780
75	$2.685	$1.789	$2.685	$1.789
76	$2.711	$1.807	$2.711	$1.807
77	$2.764	$1.843	$2.764	$1.843
78	$2.990	$1.993	$2.990	$1.993
79	$3.203	$2.135	$3.203	$2.135
80+	$3.469	$2.312	$3.469	$2.312

[1] Includes a monthly AD&D rate of $0.038 per $1,000 of AD&D benefit.

[2] Includes a monthly AD&D rate of $0.025 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:

- An active employee of University of Florida, or
- A resident or intern of University of Florida College of Veterinary Medicine
- Regularly working at least 20 hours per week or appointed for at least 9 months per year working at least 20 hours each week

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

You may also buy Life and AD&D coverage for your eligible child(ren) and/or spouse. This is called Dependents Life and AD&D 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 unmarried child from live birth through the end of the calendar year in which your child reaches age 26.

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 60 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Submission for Medical Underwriting Approval

During your enrollment period, if you elect coverage that requires Evidence of Insurability, you will receive an "invitation to apply" message from The Standard after the enrollment period closes, at the e-mail address we have on record. Included within the email are a link and log in instructions. Coverage amounts requiring medical underwriting approval will be pended until your application is submitted and approved by The Standard.

Note: Medical underwriting approval is never required for your 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.

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 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 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 $10,000 at age 76. If you are age 76 or over, ask your human resources representative or plan administrator for the amount of coverage available.

Life Insurance Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 75
- Complete a waiting period of 180 days

If these conditions are met, your Life insurance coverage may continue without cost until age 99, 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 is equal to the amount payable for your or your spouse's or child(ren)'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% 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 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 last day of the calendar month in which 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 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 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, which may be amended retroactively in accordance with its terms. 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.

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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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