

Group Life and Disability Insurance

Explore Your Employee Benefits

Enroll Now to Help Secure Your Financial Future



**Trustees of the Missouri State
Employees' Retirement System (MOSERS)**

MOSERS

Standard Insurance Company





Help Protect What You Care About

Enroll Now

Speak with a benefit counselor for assistance or enroll via your MOSERS enrollment procedures.

Call Center Hours

Monday–Friday
8:00 am–12:00 pm
1:00 pm–4:30 pm

Contact MOSERS

Toll Free: 800.827.1063
Local: 573.632.6100

Take advantage of the benefits MOSERS is offering you. All you need to do is enroll.

Explore Your Benefit Options With MOSERS*

You may wonder which benefit options are the best for you and your family. Think of insurance as a financial safety net that helps protect you when life doesn't go as planned. Each benefit can play a role in helping you achieve financial security and protection from the unexpected.

Enrolling in coverage now is an easy way to make sure you and your loved ones are ready for anything. Use this guide to explore your group insurance options from Standard Insurance Company.

Your Employer-Paid Benefits

- Basic Life insurance
- Long Term Disability insurance

Benefits You Can Add at Group Rates

- Optional Life insurance
- Dependents Life insurance

*For purposes of coverage information provided in the Employee Benefits Guide, "MOSERS" means "Trustees of the Missouri State Employees' Retirement System (MOSERS)" who is the policyholder.



Protect Your Paycheck

Disability insurance can replace part of your paycheck if you can't work because of an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work — like your rent or mortgage.

Long Term Disability insurance helps replace part of your paycheck if you experience a disability that lasts for months or even years.

Protect Your Loved Ones

Life insurance helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans.





Group Basic Life Insurance

Group basic life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death.

The cost of this insurance is paid by your employer.

Eligibility	
Definition of a Member	<p>You are a member if you are one of the following:</p> <ul style="list-style-type: none"> Working in a position normally requiring at least 1,040 hours a year as an employee of the state of Missouri and you are a member of the Missouri State Employees' Retirement System, Missouri Judicial Retirement System or the Administrative Law Judge and Legal Advisor Retirement System An active member of the General Assembly who is a member of MOSERS A member of the Public School Retirement System who is employed full time by a state agency <p>You are not a member if you are:</p> <ul style="list-style-type: none"> A member of the College and University Retirement Plan (CURP) An employee participating in another employer-sponsored life insurance plan
Eligibility Waiting Period	You are eligible on the first day as a member.

Benefits	
Basic Life Coverage Amount	Your basic life coverage amount is 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000. The minimum amount is \$15,000.
Age Reductions	Your insurance will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.

Other Basic Life Features and Services

- Accelerated Benefit
 - Life Services Toolkit
 - Portability of Insurance Provision
 - Repatriation Benefit
 - Right to Convert Provision
 - Standard Secure Access Account Payment Option
 - Travel Assistance
 - Waiver of Premium
-

This information is only a brief description of the group basic life insurance policy sponsored by Trustees of the Missouri State Employees' Retirement System (MOSERS). The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and Trustees of the Missouri State Employees' Retirement System (MOSERS) may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com

SI 20411

604201
(4/26)



Group Optional Life Insurance

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

Group optional 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.

Optional life 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.

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.

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 expense, such as:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How much can I apply for?

Your optional life amount cannot exceed a maximum of 6 times your annual earnings.

The coverage amount for your spouse cannot exceed 100% of your optional life coverage.

For You:

\$10,000–\$800,000 in increments of \$10,000. The maximum amount is equal to the lesser of (a) \$800,000 or (b) 6 times your annual earnings, rounded to the next higher multiple of \$10,000, if not already a multiple of \$10,000.

For Your Spouse:

\$10,000–\$100,000 in increments of \$10,000

For Your Children:

\$10,000

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 \$800,000

For Your Spouse:

Up to \$10,000

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 combined basic and optional life benefit to a maximum of \$500,000.

Annual Enrollment

During Your Employer's Annual Enrollment Review Period:

If you are currently enrolled in optional life insurance, you may elect to increase your coverage by \$10,000 or \$20,000 without having to answer health questions. Your increase in coverage will become effective on the January 1 following your employer's annual enrollment review period. If you are not currently enrolled in optional life insurance, you may apply for coverage (late application), but you will be required to answer health questions.

If you were previously declined coverage by The Standard, you will need to submit a Medical History Statement in order to apply for any amount of coverage during the annual enrollment review period. Visit myeoi.standard.com/604201 to complete and submit a Medical History Statement online.

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
- Daily expenses
- Medical bills

To estimate your insurance needs, use our online calculator at standard.com/life/needs.

How Much Your Coverage Costs

Your basic life insurance is paid for by your employer. 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.

How much your premium costs depends on your age and the benefit amount.

Coverage Amount	Employee Life Monthly Premiums									
	Employee's Age As of Last Jan. 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$20,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$30,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$40,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$50,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00
\$60,000	3.60	4.80	6.00	9.60	14.40	24.00	44.40	68.40	110.40	193.20
\$70,000	4.20	5.60	7.00	11.20	16.80	28.00	51.80	79.80	128.80	225.40
\$80,000	4.80	6.40	8.00	12.80	19.20	32.00	59.20	91.20	147.20	257.60
\$90,000	5.40	7.20	9.00	14.40	21.60	36.00	66.60	102.60	165.60	289.80
\$100,000	6.00	8.00	10.00	16.00	24.00	40.00	74.00	114.00	184.00	322.00
\$110,000	6.60	8.80	11.00	17.60	26.40	44.00	81.40	125.40	202.40	354.20
\$120,000	7.20	9.60	12.00	19.20	28.80	48.00	88.80	136.80	220.80	386.40
\$130,000	7.80	10.40	13.00	20.80	31.20	52.00	96.20	148.20	239.20	418.60
\$140,000	8.40	11.20	14.00	22.40	33.60	56.00	103.60	159.60	257.60	450.80
\$150,000	9.00	12.00	15.00	24.00	36.00	60.00	111.00	171.00	276.00	483.00
\$160,000	9.60	12.80	16.00	25.60	38.40	64.00	118.40	182.40	294.40	515.20
\$170,000	10.20	13.60	17.00	27.20	40.80	68.00	125.80	193.80	312.80	547.40
\$180,000	10.80	14.40	18.00	28.80	43.20	72.00	133.20	205.20	331.20	579.60
\$190,000	11.40	15.20	19.00	30.40	45.60	76.00	140.60	216.60	349.60	611.80
\$200,000	12.00	16.00	20.00	32.00	48.00	80.00	148.00	228.00	368.00	644.00
\$210,000	12.60	16.80	21.00	33.60	50.40	84.00	155.40	239.40	386.40	676.20
\$220,000	13.20	17.60	22.00	35.20	52.80	88.00	162.80	250.80	404.80	708.40
\$230,000	13.80	18.40	23.00	36.80	55.20	92.00	170.20	262.20	423.20	740.60
\$240,000	14.40	19.20	24.00	38.40	57.60	96.00	177.60	273.60	441.60	772.80
\$250,000	15.00	20.00	25.00	40.00	60.00	100.00	185.00	285.00	460.00	805.00
\$260,000	15.60	20.80	26.00	41.60	62.40	104.00	192.40	296.40	478.40	837.20
\$270,000	16.20	21.60	27.00	43.20	64.80	108.00	199.80	307.80	496.80	869.40
\$280,000	16.80	22.40	28.00	44.80	67.20	112.00	207.20	319.20	515.20	901.60
\$290,000	17.40	23.20	29.00	46.40	69.60	116.00	214.60	330.60	533.60	933.80
\$300,000	18.00	24.00	30.00	48.00	72.00	120.00	222.00	342.00	552.00	966.00
\$310,000	18.60	24.80	31.00	49.60	74.40	124.00	229.40	353.40	570.40	998.20
\$320,000	19.20	25.60	32.00	51.20	76.80	128.00	236.80	364.80	588.80	1,030.40
\$330,000	19.80	26.40	33.00	52.80	79.20	132.00	244.20	376.20	607.20	1,062.60
\$340,000	20.40	27.20	34.00	54.40	81.60	136.00	251.60	387.60	625.60	1,094.80
\$350,000	21.00	28.00	35.00	56.00	84.00	140.00	259.00	399.00	644.00	1,127.00
\$360,000	21.60	28.80	36.00	57.60	86.40	144.00	266.40	410.40	662.40	1,159.20
\$370,000	22.20	29.60	37.00	59.20	88.80	148.00	273.80	421.80	680.80	1,191.40
\$380,000	22.80	30.40	38.00	60.80	91.20	152.00	281.20	433.20	699.20	1,223.60
\$390,000	23.40	31.20	39.00	62.40	93.60	156.00	288.60	444.60	717.60	1,255.80
\$400,000	24.00	32.00	40.00	64.00	96.00	160.00	296.00	456.00	736.00	1,288.00
\$410,000	24.60	32.80	41.00	65.60	98.40	164.00	303.40	467.40	754.40	1,320.20
\$420,000	25.20	33.60	42.00	67.20	100.80	168.00	310.80	478.80	772.80	1,352.40
\$430,000	25.80	34.40	43.00	68.80	103.20	172.00	318.20	490.20	791.20	1,384.60
\$440,000	26.40	35.20	44.00	70.40	105.60	176.00	325.60	501.60	809.60	1,416.80
\$450,000	27.00	36.00	45.00	72.00	108.00	180.00	333.00	513.00	828.00	1,449.00

Coverage Amount	Employee Life Monthly Premiums									
	Employee's Age As of Last Jan. 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$460,000	27.60	36.80	46.00	73.60	110.40	184.00	340.40	524.40	846.40	1,481.20
\$470,000	28.20	37.60	47.00	75.20	112.80	188.00	347.80	535.80	864.80	1,513.40
\$480,000	28.80	38.40	48.00	76.80	115.20	192.00	355.20	547.20	883.20	1,545.60
\$490,000	29.40	39.20	49.00	78.40	117.60	196.00	362.60	558.60	901.60	1,577.80
\$500,000	30.00	40.00	50.00	80.00	120.00	200.00	370.00	570.00	920.00	1,610.00
\$510,000	30.60	40.80	51.00	81.60	122.40	204.00	377.40	581.40	938.40	1,642.20
\$520,000	31.20	41.60	52.00	83.20	124.80	208.00	384.80	592.80	956.80	1,674.40
\$530,000	31.80	42.40	53.00	84.80	127.20	212.00	392.20	604.20	975.20	1,706.60
\$540,000	32.40	43.20	54.00	86.40	129.60	216.00	399.60	615.60	993.60	1,738.80
\$550,000	33.00	44.00	55.00	88.00	132.00	220.00	407.00	627.00	1,012.00	1,771.00
\$560,000	33.60	44.80	56.00	89.60	134.40	224.00	414.40	638.40	1,030.40	1,803.20
\$570,000	34.20	45.60	57.00	91.20	136.80	228.00	421.80	649.80	1,048.80	1,835.40
\$580,000	34.80	46.40	58.00	92.80	139.20	232.00	429.20	661.20	1,067.20	1,867.60
\$590,000	35.40	47.20	59.00	94.40	141.60	236.00	436.60	672.60	1,085.60	1,899.80
\$600,000	36.00	48.00	60.00	96.00	144.00	240.00	444.00	684.00	1,104.00	1,932.00
\$610,000	36.60	48.80	61.00	97.60	146.40	244.00	451.40	695.40	1,122.40	1,964.20
\$620,000	37.20	49.60	62.00	99.20	148.80	248.00	458.80	706.80	1,140.80	1,996.40
\$630,000	37.80	50.40	63.00	100.80	151.20	252.00	466.20	718.20	1,159.20	2,028.60
\$640,000	38.40	51.20	64.00	102.40	153.60	256.00	473.60	729.60	1,177.60	2,060.80
\$650,000	39.00	52.00	65.00	104.00	156.00	260.00	481.00	741.00	1,196.00	2,093.00
\$660,000	39.60	52.80	66.00	105.60	158.40	264.00	488.40	752.40	1,214.40	2,125.20
\$670,000	40.20	53.60	67.00	107.20	160.80	268.00	495.80	763.80	1,232.80	2,157.40
\$680,000	40.80	54.40	68.00	108.80	163.20	272.00	503.20	775.20	1,251.20	2,189.60
\$690,000	41.40	55.20	69.00	110.40	165.60	276.00	510.60	786.60	1,269.60	2,221.80
\$700,000	42.00	56.00	70.00	112.00	168.00	280.00	518.00	798.00	1,288.00	2,254.00
\$710,000	42.60	56.80	71.00	113.60	170.40	284.00	525.40	809.40	1,306.40	2,286.20
\$720,000	43.20	57.60	72.00	115.20	172.80	288.00	532.80	820.80	1,324.80	2,318.40
\$730,000	43.80	58.40	73.00	116.80	175.20	292.00	540.20	832.20	1,343.20	2,350.60
\$740,000	44.40	59.20	74.00	118.40	177.60	296.00	547.60	843.60	1,361.60	2,382.80
\$750,000	45.00	60.00	75.00	120.00	180.00	300.00	555.00	855.00	1,380.00	2,415.00
\$760,000	45.60	60.80	76.00	121.60	182.40	304.00	562.40	866.40	1,398.40	2,447.20
\$770,000	46.20	61.60	77.00	123.20	184.80	308.00	569.80	877.80	1,416.80	2,479.40
\$780,000	46.80	62.40	78.00	124.80	187.20	312.00	577.20	889.20	1,435.20	2,511.60
\$790,000	47.40	63.20	79.00	126.40	189.60	316.00	584.60	900.60	1,453.60	2,543.80
\$800,000	48.00	64.00	80.00	128.00	192.00	320.00	592.00	912.00	1,472.00	2,576.00

Coverage Amount	Spouse Life Monthly Premiums									
	Employee's Age As of Last Jan. 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$20,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$30,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$40,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$50,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00
\$60,000	3.60	4.80	6.00	9.60	14.40	24.00	44.40	68.40	110.40	193.20
\$70,000	4.20	5.60	7.00	11.20	16.80	28.00	51.80	79.80	128.80	225.40
\$80,000	4.80	6.40	8.00	12.80	19.20	32.00	59.20	91.20	147.20	257.60
\$90,000	5.40	7.20	9.00	14.40	21.60	36.00	66.60	102.60	165.60	289.80
\$100,000	6.00	8.00	10.00	16.00	24.00	40.00	74.00	114.00	184.00	322.00

Child Life Monthly Premiums*	
Coverage Amount	Premium
\$10,000	2.00

*Regardless of the number of eligible children covered.

Coverage Amount	Employee Life Semimonthly Premiums									
	Employee's Age As of Last Jan. 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.30	0.40	0.50	0.80	1.20	2.00	3.70	5.70	9.20	16.10
\$20,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$30,000	0.90	1.20	1.50	2.40	3.60	6.00	11.10	17.10	27.60	48.30
\$40,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$50,000	1.50	2.00	2.50	4.00	6.00	10.00	18.50	28.50	46.00	80.50
\$60,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$70,000	2.10	2.80	3.50	5.60	8.40	14.00	25.90	39.90	64.40	112.70
\$80,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$90,000	2.70	3.60	4.50	7.20	10.80	18.00	33.30	51.30	82.80	144.90
\$100,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00
\$110,000	3.30	4.40	5.50	8.80	13.20	22.00	40.70	62.70	101.20	177.10
\$120,000	3.60	4.80	6.00	9.60	14.40	24.00	44.40	68.40	110.40	193.20
\$130,000	3.90	5.20	6.50	10.40	15.60	26.00	48.10	74.10	119.60	209.30
\$140,000	4.20	5.60	7.00	11.20	16.80	28.00	51.80	79.80	128.80	225.40
\$150,000	4.50	6.00	7.50	12.00	18.00	30.00	55.50	85.50	138.00	241.50
\$160,000	4.80	6.40	8.00	12.80	19.20	32.00	59.20	91.20	147.20	257.60
\$170,000	5.10	6.80	8.50	13.60	20.40	34.00	62.90	96.90	156.40	273.70
\$180,000	5.40	7.20	9.00	14.40	21.60	36.00	66.60	102.60	165.60	289.80
\$190,000	5.70	7.60	9.50	15.20	22.80	38.00	70.30	108.30	174.80	305.90
\$200,000	6.00	8.00	10.00	16.00	24.00	40.00	74.00	114.00	184.00	322.00
\$210,000	6.30	8.40	10.50	16.80	25.20	42.00	77.70	119.70	193.20	338.10
\$220,000	6.60	8.80	11.00	17.60	26.40	44.00	81.40	125.40	202.40	354.20
\$230,000	6.90	9.20	11.50	18.40	27.60	46.00	85.10	131.10	211.60	370.30
\$240,000	7.20	9.60	12.00	19.20	28.80	48.00	88.80	136.80	220.80	386.40
\$250,000	7.50	10.00	12.50	20.00	30.00	50.00	92.50	142.50	230.00	402.50
\$260,000	7.80	10.40	13.00	20.80	31.20	52.00	96.20	148.20	239.20	418.60
\$270,000	8.10	10.80	13.50	21.60	32.40	54.00	99.90	153.90	248.40	434.70
\$280,000	8.40	11.20	14.00	22.40	33.60	56.00	103.60	159.60	257.60	450.80
\$290,000	8.70	11.60	14.50	23.20	34.80	58.00	107.30	165.30	266.80	466.90
\$300,000	9.00	12.00	15.00	24.00	36.00	60.00	111.00	171.00	276.00	483.00
\$310,000	9.30	12.40	15.50	24.80	37.20	62.00	114.70	176.70	285.20	499.10
\$320,000	9.60	12.80	16.00	25.60	38.40	64.00	118.40	182.40	294.40	515.20
\$330,000	9.90	13.20	16.50	26.40	39.60	66.00	122.10	188.10	303.60	531.30
\$340,000	10.20	13.60	17.00	27.20	40.80	68.00	125.80	193.80	312.80	547.40
\$350,000	10.50	14.00	17.50	28.00	42.00	70.00	129.50	199.50	322.00	563.50
\$360,000	10.80	14.40	18.00	28.80	43.20	72.00	133.20	205.20	331.20	579.60
\$370,000	11.10	14.80	18.50	29.60	44.40	74.00	136.90	210.90	340.40	595.70
\$380,000	11.40	15.20	19.00	30.40	45.60	76.00	140.60	216.60	349.60	611.80
\$390,000	11.70	15.60	19.50	31.20	46.80	78.00	144.30	222.30	358.80	627.90
\$400,000	12.00	16.00	20.00	32.00	48.00	80.00	148.00	228.00	368.00	644.00
\$410,000	12.30	16.40	20.50	32.80	49.20	82.00	151.70	233.70	377.20	660.10
\$420,000	12.60	16.80	21.00	33.60	50.40	84.00	155.40	239.40	386.40	676.20
\$430,000	12.90	17.20	21.50	34.40	51.60	86.00	159.10	245.10	395.60	692.30
\$440,000	13.20	17.60	22.00	35.20	52.80	88.00	162.80	250.80	404.80	708.40
\$450,000	13.50	18.00	22.50	36.00	54.00	90.00	166.50	256.50	414.00	724.50
\$460,000	13.80	18.40	23.00	36.80	55.20	92.00	170.20	262.20	423.20	740.60
\$470,000	14.10	18.80	23.50	37.60	56.40	94.00	173.90	267.90	432.40	756.70
\$480,000	14.40	19.20	24.00	38.40	57.60	96.00	177.60	273.60	441.60	772.80
\$490,000	14.70	19.60	24.50	39.20	58.80	98.00	181.30	279.30	450.80	788.90
\$500,000	15.00	20.00	25.00	40.00	60.00	100.00	185.00	285.00	460.00	805.00
\$510,000	15.30	20.40	25.50	40.80	61.20	102.00	188.70	290.70	469.20	821.10
\$520,000	15.60	20.80	26.00	41.60	62.40	104.00	192.40	296.40	478.40	837.20
\$530,000	15.90	21.20	26.50	42.40	63.60	106.00	196.10	302.10	487.60	853.30
\$540,000	16.20	21.60	27.00	43.20	64.80	108.00	199.80	307.80	496.80	869.40
\$550,000	16.50	22.00	27.50	44.00	66.00	110.00	203.50	313.50	506.00	885.50

Coverage Amount	Employee Life Semimonthly Premiums									
	Employee's Age As of Last Jan. 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$560,000	16.80	22.40	28.00	44.80	67.20	112.00	207.20	319.20	515.20	901.60
\$570,000	17.10	22.80	28.50	45.60	68.40	114.00	210.90	324.90	524.40	917.70
\$580,000	17.40	23.20	29.00	46.40	69.60	116.00	214.60	330.60	533.60	933.80
\$590,000	17.70	23.60	29.50	47.20	70.80	118.00	218.30	336.30	542.80	949.90
\$600,000	18.00	24.00	30.00	48.00	72.00	120.00	222.00	342.00	552.00	966.00
\$610,000	18.30	24.40	30.50	48.80	73.20	122.00	225.70	347.70	561.20	982.10
\$620,000	18.60	24.80	31.00	49.60	74.40	124.00	229.40	353.40	570.40	998.20
\$630,000	18.90	25.20	31.50	50.40	75.60	126.00	233.10	359.10	579.60	1,014.30
\$640,000	19.20	25.60	32.00	51.20	76.80	128.00	236.80	364.80	588.80	1,030.40
\$650,000	19.50	26.00	32.50	52.00	78.00	130.00	240.50	370.50	598.00	1,046.50
\$660,000	19.80	26.40	33.00	52.80	79.20	132.00	244.20	376.20	607.20	1,062.60
\$670,000	20.10	26.80	33.50	53.60	80.40	134.00	247.90	381.90	616.40	1,078.70
\$680,000	20.40	27.20	34.00	54.40	81.60	136.00	251.60	387.60	625.60	1,094.80
\$690,000	20.70	27.60	34.50	55.20	82.80	138.00	255.30	393.30	634.80	1,110.90
\$700,000	21.00	28.00	35.00	56.00	84.00	140.00	259.00	399.00	644.00	1,127.00
\$710,000	21.30	28.40	35.50	56.80	85.20	142.00	262.70	404.70	653.20	1,143.10
\$720,000	21.60	28.80	36.00	57.60	86.40	144.00	266.40	410.40	662.40	1,159.20
\$730,000	21.90	29.20	36.50	58.40	87.60	146.00	270.10	416.10	671.60	1,175.30
\$740,000	22.20	29.60	37.00	59.20	88.80	148.00	273.80	421.80	680.80	1,191.40
\$750,000	22.50	30.00	37.50	60.00	90.00	150.00	277.50	427.50	690.00	1,207.50
\$760,000	22.80	30.40	38.00	60.80	91.20	152.00	281.20	433.20	699.20	1,223.60
\$770,000	23.10	30.80	38.50	61.60	92.40	154.00	284.90	438.90	708.40	1,239.70
\$780,000	23.40	31.20	39.00	62.40	93.60	156.00	288.60	444.60	717.60	1,255.80
\$790,000	23.70	31.60	39.50	63.20	94.80	158.00	292.30	450.30	726.80	1,271.90
\$800,000	24.00	32.00	40.00	64.00	96.00	160.00	296.00	456.00	736.00	1,288.00

Coverage Amount	Spouse Life Semimonthly Premiums									
	Employee's Age As of Last Jan. 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.30	0.40	0.50	0.80	1.20	2.00	3.70	5.70	9.20	16.10
\$20,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$30,000	0.90	1.20	1.50	2.40	3.60	6.00	11.10	17.10	27.60	48.30
\$40,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$50,000	1.50	2.00	2.50	4.00	6.00	10.00	18.50	28.50	46.00	80.50
\$60,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$70,000	2.10	2.80	3.50	5.60	8.40	14.00	25.90	39.90	64.40	112.70
\$80,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$90,000	2.70	3.60	4.50	7.20	10.80	18.00	33.30	51.30	82.80	144.90
\$100,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00

Child Life Semimonthly Premiums*	
Coverage Amount	Premium
\$10,000	1.00

*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 insured for basic life insurance through The Standard and one of the following:

- Working in a position normally requiring at least 1,040 hours a year as an employee of the state of Missouri and you are a member of the Missouri State Employees' Retirement System, Missouri Judicial Retirement System or the Administrative Law Judge and Legal Advisor Retirement System
- An active member of the General Assembly who is a member of MOSERS
- A member of the Public School Retirement System who is employed full time by a state agency

Members of the College and University Retirement Plan (CURP) or employees participating in another employer-sponsored life insurance plan are not eligible.

If you buy optional life insurance for yourself, you may also buy life coverage for your eligible child(ren) and/or spouse. This is called dependents life 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 spouse or child(ren) must not be full-time member(s) of the armed forces.

Medical Underwriting Approval

Required for:

- All late applications (applying more than 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements

Visit myeoi.standard.com/604201 to submit a Medical History Statement online.

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

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 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. 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

Your insurance will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.

Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60
- Complete a waiting period of 90 days

If these conditions are met, your life insurance coverage may continue without cost until the date you retire, become eligible for normal retirement or receive a refund of your employee contributions and interest credited under the employer's retirement plan, whichever is earliest, 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 are not covered for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least one year on the date of death.

When Your Insurance Ends

Your insurance ends automatically on the earliest of:

- 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 last day of the calendar month following the date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy terminates
- The effective date of any statute which amends or terminates your insurance
- For each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your dependents life coverage ends automatically on the last day of the calendar month in which 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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399,
GP411-LIFE, GP190-LIFE/S214

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Group Long-Term Disability Insurance

Group long-term disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by your employer.

Eligibility	
Definition of a Member	<p>You are a member if you are a citizen or resident of the United States or Canada and one of the following:</p> <ul style="list-style-type: none"> Working in a position normally requiring at least 1,040 hours a year as an employee of the state of Missouri and who is a member of the Missouri State Employees' Retirement System, Missouri Judicial Retirement System or the Administrative Law Judge and Legal Advisor Retirement System An active member of the General Assembly who is a member of MOSERS A member of the Public School Retirement System who is employed full time by a state agency <p>You are not a member if you:</p> <ul style="list-style-type: none"> Are a member of the College and University Retirement Plan (CURP) Are a member of the uniformed water patrol who has qualified or qualifies for receiving either disability income benefits, or retirement income benefits on account of disability under the MOSERS self insured, statutory disability benefits plan Are a retired state employee, other than a judge who has been retired from office under Missouri Constitution, Article V, Section 24, Subsection 2 Are an individual who became disabled prior to Jan. 1, 1999 Are an individual who is covered under another employer-sponsored group long-term disability insurance plan Are a retired member of the MoDOT and Patrol Employee's Retirement System (MPERS) re-employed in a benefit-eligible position covered by MOSERS Have received or receive a refund of contributions or a lump sum payment equal to a percentage of the present value of the deferred annuity, as defined by the employer
Eligibility Waiting Period	<p>You are eligible on the day you become a member.</p>

Benefits

Monthly Benefit	60% of your monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Monthly Benefit	None
Minimum Monthly Benefit	\$100 or 15% of the LTD benefit before reduction by deductible income, whichever is greater
Benefit Waiting Period	90 days, or the period of sick leave to which you are entitled under the employer's sick leave program, whichever is longer
Definition of Disability	<p>For the benefit waiting period and the first 24 months that LTD benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"> • You are unable to perform with reasonable continuity the material duties of your own occupation, or • You suffer a loss of at least 20% of your predisability earnings when working in your own occupation. <p>You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.</p> <p>After the own occupation period of disability, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any gainful occupation or you are working and unable to earn 60% of your indexed predisability earnings in that occupation or any other occupation for which you are reasonably fitted.</p>
Maximum Benefit Period	<p>Maximum Benefit Period means the longest period for which LTD benefits are payable for any one period of continuous disability, whether from one or more causes. It begins at the end of the Benefit Waiting Period. No LTD benefits are payable after the end of the Maximum Benefit Period, even if you are still disabled.</p> <p>Your Maximum Benefit Period ends on the earlier of: (a) the day immediately preceding the date you are first eligible for unreduced retirement benefits from the Missouri State Employees' Retirement System (MOSERS) Plan, Missouri Judicial Retirement System Plan, Administrative Law Judge and Legal Advisors Plan or the Public School Retirement System (PSRS) Plan; and (b) the day immediately preceding the date you begin receiving reduced retirement benefits from the Missouri State Employees' Retirement System (MOSERS) Plan, Missouri Judicial Retirement System Plan, Administrative Law Judge and Legal Advisors Plan or the Public School Retirement System (PSRS) Plan if employed full time by a state agency.</p>

Other Features and Services

- 24-Hour Coverage, including Coverage for Work-Related Disabilities
 - Reasonable Accommodation Expense Benefit
 - Return to Work Responsibility
 - Return to Work Incentive
 - Survivors Benefit
 - Temporary Recovery Provision
 - Waiver of Premium While Long-Term Disability Benefits are Payable
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This information is only a brief description of the group LTD insurance policy sponsored by Trustees of the Missouri State Employees' Retirement System (MOSERS). The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Trustees of the Missouri State Employees' Retirement System (MOSERS) may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



Standard Insurance Company
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standard.com

SI 20414

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(4/26)

Standard Insurance Company

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, contact your benefits officer or visit us at [standard.com](https://www.standard.com).



Standard Insurance Company | [standard.com](https://www.standard.com)

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.