



State of Iowa

Explore Your Employee Benefits

We believe in protecting what matters



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 of Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York.



Act Now to Help Protect What You Care About

Explore your benefit options with State of Iowa.

Having a lot of benefit choices is great — but can be confusing! You may be wondering ... which ones are the best for me and my family?

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that State of Iowa offers can play a role in helping you achieve financial security.

Enrolling in coverage now is an easy way to help make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance options from Standard Insurance Company (The Standard).



When you buy insurance through work, you get competitive group rates. And it's convenient, with premiums deducted right from your paycheck.



Your Employer-Paid Benefits

- Basic Life and Accidental Death and Dismemberment insurance
- Long Term Disability insurance



Benefits You Can Add at Group Rates

- Additional Life and Accidental Death and Dismemberment insurance



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.

Accidental Death and Dismemberment (AD&D) insurance helps protect your family's finances if an accident causes death or a severe physical loss. It pays a benefit in addition to any life insurance you have. That can help pay for a funeral or ongoing special care.



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.



Ready to apply?

Once you review your options, the next step is to visit IowaBenefits at <https://wd5.myworkday.com/wday/authgwy/stateofiowa/login.html> to enroll. Remember to apply before your enrollment period ends!

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GP609-ADD

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We Believe

WE'RE AT OUR BEST WHEN YOU NEED US THE MOST

The heart of our business is helping you navigate life's challenges. Whether you have lost a loved one, are recovering from a disabling event or are planning for the future, we're there for you with exceptional customer service and support. We consistently step up to meet your needs — focusing our time, energy and expertise — to make work and life a little bit easier for you.





Benefits at a Glance for the State of Iowa
Group Policy #754414 Effective Date January 1, 2017

Group Basic Life and Accidental Death and Dismemberment Insurance

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. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by the State of Iowa.

This Benefits at a Glance does not apply to part-time General Assembly employees. If you are a part-time General Assembly employee, contact your employer for other materials describing your coverage.

Eligibility

Definition of a Member

You are a member if you are an active full-time employee of the State of Iowa and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 1 Full-time employees of the Executive, Judicial or Legislative Branches and Supreme Court Commission

Class 2 General Assembly members

Class 4 State Police Officers' Council members

Class 5 AFSCME-MVE Public Safety Bargaining Unit employees (DOT)

Eligibility Waiting Period

You are eligible on the effective date or one of the following dates, whichever is later:

Class 2: On Jan. 1 following the date you are elected to General Assembly

Class 1, 4 and 5: On the first day of the calendar month that follows or coincides with one month as a member

Benefits

Basic Life Coverage Amount

Class 1 and 2: \$20,000

Class 4 and 5: \$50,000

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Class 1 and 2: Basic Life and AD&D insurance coverage amounts reduce to \$13,200 at age 65, to \$8,300 at age 70 and to \$5,700 at age 75.

Class 4 and 5: Basic Life and AD&D insurance coverage amounts reduce to \$33,000 at age 65, to \$20,750 at age 70 and to \$14,250 at age 75.

Other Basic Life Features and Services

- Accelerated Benefit
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium
- Portability of Insurance Provision

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by State of Iowa. 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 the State of Iowa 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.

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. must be arranged by Assist America, Inc.

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.

The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health AdvocateSM to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “assurance” for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,¹ you may access the services for beneficiaries outlined on the next page.



Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included service. This service is only available while insured under Standard Insurance Company's life insurance policy. Standard Insurance Company may change providers or terminate service at any time.

¹ An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions virtually or in person. Your beneficiaries are eligible for up to three face-to-face sessions.

Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit standard.com/mytoolkit (user name: support) or call the assistance line at 800.378.5742

² The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



Standard Insurance Company
Additional Life and AD&D Coverage Highlights
State of Iowa

Additional Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company developed this document to provide you with information about the additional coverage you may select through the State of Iowa.

Eligibility Requirements

Policy Effective Date • January 1, 2017

Employee

- You must be insured for Basic Life through The Standard
- You must be an active full-time or part-time employee of the State of Iowa and regularly working at least 30 hours each week as a full-time employee or at the minimum number of hours required during the term of the legislative session, if you are a part-time General Assembly employee
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible

Premium • You pay 100% of the premium for this coverage

Class Definitions

Class 1	Full-time Employees of the Executive, Judicial, or Legislative Branches and Supreme Court Commission, who are not in Classes 2, 3 or 4
Class 2	General Assembly members
Class 3	Part-time General Assembly employees
Class 4	State Police Officers' Council (SPOC) employees
Class 5	AFSCME-MVE public Safety Bargaining Unit employees (DOT)

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life insurance for which you are interested in applying.

Class	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
1, 2 and 3	\$5,000	\$5,000	All	\$100,000
4 and 5	\$100,000	\$100,000	\$100,000	\$1,000,000

Notes:

Classes 4 and 5: Your combined Basic Life insurance and Additional Life insurance may not exceed the lesser of 8 times your annual earnings and \$1,050,000.

All classes: Amounts of coverage elected above the guarantee issue amount, late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval. If you elect coverage that requires you to submit a Medical History Statement online, you will receive an invitation to apply message from The Standard at the email address we have on record. There will be a link and log on instructions within the email.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: standard.com/life/needs.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 66% at age 65, to 41.5% at age 70, to 28.5% at age 75 and to 20% at age 80.

Life Insurance Features and Benefits

Please see your human resources representative for additional information about the features and benefits below.

Waiver of Premium	If you become totally disabled while insured under this plan and under age 60, and you are receiving disability benefits under the State of Iowa Long Term Disability plan, your Life insurance may continue without premium payment while you are totally disabled and receiving long term disability benefits.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 80% of your combined Basic and Additional Life benefit.
Portability	If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.
Conversion	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

Additional AD&D Insurance Benefit Schedule

The amount of the Additional AD&D benefit for loss of your life is equal to the amount payable for your Additional Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of 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%
Triplegia	75%
Uniplegia	25%
Paraplegia	75%

¹ Including loss of life by accidental exposure to adverse weather conditions or disappearance if the disappearance is caused by an accident that could have reasonably resulted in your death.

² Even if the severed part is surgically re-attached. This benefit is not payable if an Additional AD&D benefit is payable for quadriplegia, hemiplegia, triplegia, uniplegia or paraplegia involving the same hand or foot.

³ This benefit is not payable if an Additional AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occur independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a copy of the certified death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100% of the AD&D benefit will be paid for all losses resulting from one accident.

Additional AD&D Insurance Exclusions

AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or 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
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare paying passenger on a commercial aircraft

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- 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 in which you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For Additional AD&D insurance for you, the date your Additional life insurance ends

For more details on when insurance ends, contact your human resources representative.

Group Insurance Certificate

If you become insured, you may 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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Rates

If you elect Additional Life with AD&D insurance, your monthly rate for this plan is indicated in the table below.

Employee's Age (As of last Jan. 1)	Rate* (Per \$1,000 of Total Coverage)
<30	\$0.049
30-34	\$0.058
35-39	\$0.075
40-44	\$0.097
45-49	\$0.145
50-54	\$0.227
55-59	\$0.407
60-64	\$0.614
65-69	\$1.007
70-74	\$1.474
75-79	\$1.874
80+	\$1.874

To calculate your premium:

1. Amount Elected. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

* Monthly AD&D rate of \$0.020 per \$1,000 of AD&D benefit is included in each of the above rates.



We Believe

IN A BETTER TOMORROW

Our beliefs don't stop at our walls. We believe in helping our communities grow stronger — so the world can be brighter for all of us.



Benefits at a Glance for the State of Iowa

Group Policy #754414

Effective Date January 1, 2017

Group Long Term Disability Insurance

Group Long Term Disability (LTD) 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 the State of Iowa.

This Benefits at a Glance does not apply to part-time General Assembly employees. If you are a part-time General Assembly employee, contact your employer for other materials describing your coverage.

Eligibility

Definition of a Member

You are a member if you are a regular full-time employee of the State of Iowa and actively working at least 30 hours each week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

- Class 1 Full-time employees of the Executive, Judicial or Legislative Branches and Supreme Court Commission
- Class 2 General Assembly members
- Class 4 State Police Officers' Council members
- Class 5 AFSCME-MVE Public Safety Bargaining Unit employees (DOT)

Eligibility Waiting Period

You are eligible on the effective date or one of the following dates, whichever is later:

- Class 2: On Jan. 1 following the date you are elected to General Assembly
- Class 1, 4 and 5: On the first day of the calendar month that follows or coincides with one month as a member

Benefits

Monthly Benefit

Class 1 and 2: 60% of the first \$5,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, temporary workers' compensation, state disability, etc.)

Class 4 and 5: Members with less than 25 years of service:
66 2/3% of the first \$8,333 of your predisability earnings, reduced by deductible income.

Members with 25 or more years of service:
70% of the first \$8,333 of your predisability earnings, reduced by deductible income.

Maximum Monthly Benefit

Class 1 and 2: \$3,000 before reduction by deductible income

Class 4 and 5: Members with less than 25 years of service:
\$5,555 before reduction by deductible income

Members with 25 or more years of service:
\$5,833 before reduction by deductible income

Minimum Monthly Benefit

\$100

Benefit Waiting Period

The greater of 18 weeks, excluding holidays, or the period for which you are eligible for sick leave from the State of Iowa, whichever is longer.

Definition of Disability

For the first 12 months, including the benefit waiting period, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20% of predisability earnings when working in your own occupation.

After that, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of any occupation:

- That you are able to perform, due to education, training or experience,
- That is available at one or more locations in the national economy, and
- In which you can be expected to earn at least 60% of your predisability earnings within 12 months of returning to work, regardless of whether you are working in that, or any other, occupation.

Note: Payment of LTD benefits is limited to 12 months during your lifetime for a disability caused or contributed to by mental disorders or substance abuse.

Maximum Benefit Period

If you become disabled, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
60 or younger.....	To SSNRA or 60 months, whichever is longer
61 through 69.....	60 months, but not beyond age 70, however not less than 12 months
70 or older.....	12 months

Other Features and Services

- 24-hour coverage, including coverage for work-related disabilities
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by the State of Iowa. 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 the State of Iowa 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

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**.