

Explore Your Employee Benefits

We believe in protecting what matters

Employee Benefits Guide
State of Iowa
Part-Time General Assembly Members

Standard Insurance Company





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.



Benefits You Can Add at Group Rates

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



**Make sure you and
your loved ones
have the protection
you need.**



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, visit Workday to enroll!

GP494-ADD/S399, GP310-ADD,
GP609-ADD

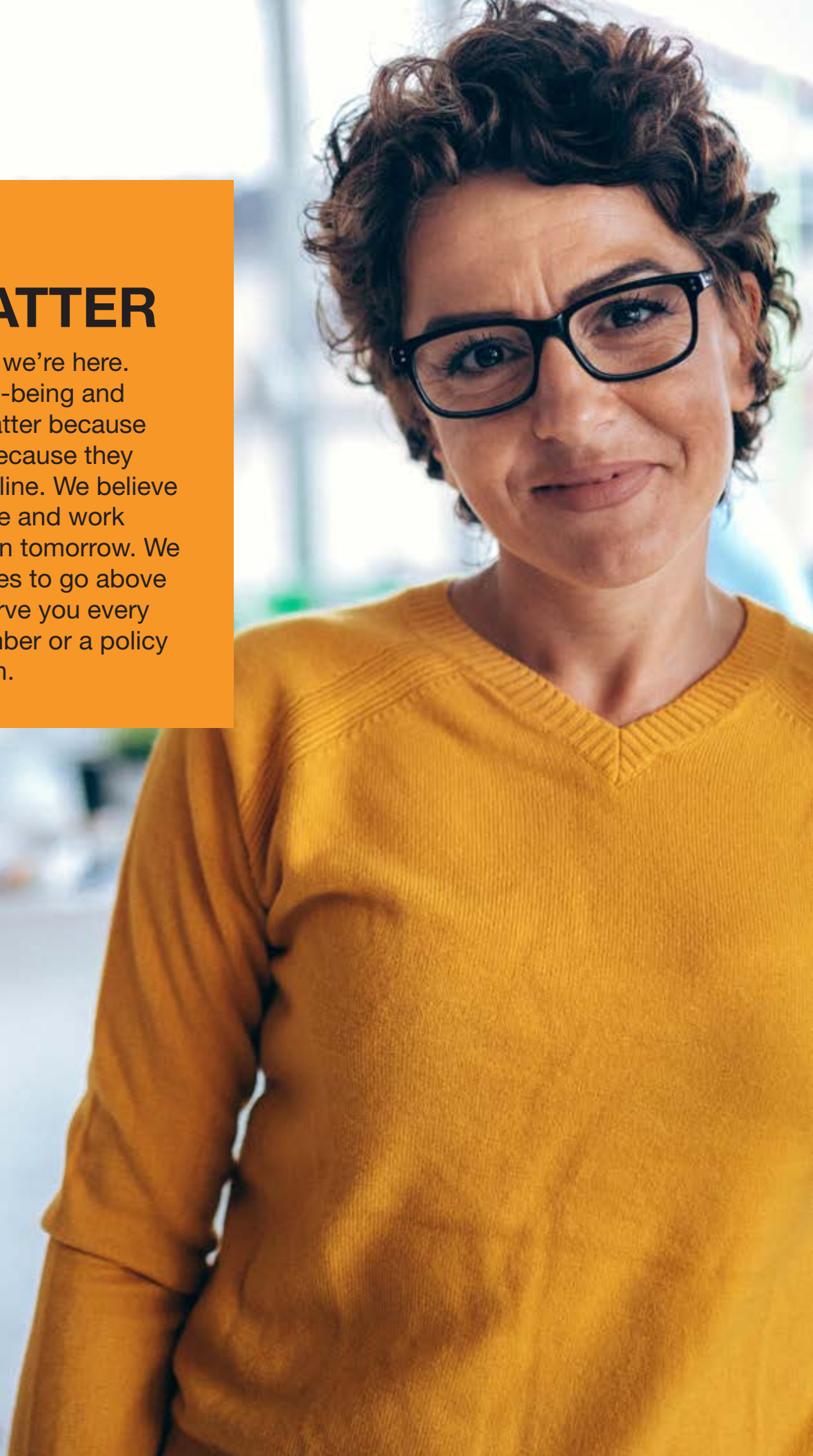
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We Believe

YOU MATTER

You're the reason we're here. Your financial well-being and peace of mind matter because you matter. Not because they serve our bottom line. We believe you deserve to live and work feeling confident in tomorrow. We challenge ourselves to go above and beyond to serve you every day. Not as a number or a policy — but as a person.





Basic 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 (The Standard) has developed this document to provide you with information about the elective coverage you may select through the State of Iowa.

Eligibility Requirements

Policy Effective Date • January 1, 2017

Employee

- You must be an active part-time General Assembly employee of the State of Iowa and regularly working at least the minimum number of hours required during the term of the legislative session
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible

Premium

- You pay 100 percent of the premium for this coverage

Coverage Amount Guidelines

Your Basic Life coverage amount is \$20,000.

Note:

- All late applications (applying 31 days after becoming eligible) 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.
- To submit a medical history statement online, visit: standard.com/mybenefits/iowa/eeoi.html.

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 by your age as follows: To \$13,200 at age 65, to \$8,300 at age 70, and to \$5,700 at age 75.

If you are age 65 or over, ask your human resources representative for the amount of coverage available.

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 Basic 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 percent of your Basic Life benefit.

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.

Life Insurance Features and Benefits (Continued)

Conversion	If your insurance ends or reduces, you may be eligible to convert your Basic Life insurance to an individual life insurance policy without submitting proof of good health.
Travel Assistance¹	This service provides you and your dependents with access to appropriate medical care and other emergency services when traveling at least 100 miles from home or in foreign countries for up to 180 days. Travel Assistance also offers a range of professional, 24-hour medical, legal and trip assistance information and coordination services to help your travel go smoothly.

¹ Travel Assistance is provided through an arrangement with a service provider, which is not affiliated with The Standard. Travel Assistance is not an insurance product in all states, except in the state of Oregon. For more information, visit standard.com/individual/insurance/group-services/travel-assistance

Basic AD&D Insurance Benefit Schedule

For a covered accidental loss of life, the amount of the Basic AD&D benefit for loss of your life is equal to the amount payable for your Basic Life benefit on the date of the accident. The amount of the Basic AD&D benefit for other covered losses is a percentage of the amount payable for the Basic 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 a Basic 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 a Basic AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occurs 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 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Basic AD&D Insurance Exclusions

Basic 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
- Basic 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

Basic AD&D Insurance Features

The following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D benefit is payable.

- Seat Belt** This provides an additional benefit if you die as a result of a covered automobile accident while properly using a seat belt system.
- Air Bag** This provides an additional benefit if you die as a result of a covered automobile accident where an eligible air bag system deployed at the time of the accident and for which a seat belt benefit is payable.
- Family Benefits Package** This provides extra AD&D benefits to your family to help them transition as a result of your accidental death. Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
- Public Transportation** This provision provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.

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 Basic AD&D insurance for you, the date your Basic 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 Basic Life with AD&D insurance, your monthly rate for this plan is \$0.145* per \$1,000 of total coverage.

To calculate your premium:

1. Amount Elected.	Line 1: <u> \$20,000 </u>
2. Line 1 divided by \$1,000 = Line 2.	Line 2: <u> 20 </u>
3. Enter your rate on Line 3.	Line 3: <u> \$0.145 </u>
4. Line 2 multiplied by Line 3 = Your monthly cost.	Line 4: <u> \$2.90 </u>

* Monthly AD&D rate of \$0.020 per \$1,000 of AD&D benefit has been included.

Travel Assistance

Explore the World with Confidence

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

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

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



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.

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The Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

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

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.

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 by phone or in person. Your beneficiaries are eligible for up to six 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.



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 (The Standard) has 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 percent 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

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	\$25,000	\$25,000	\$100,000	\$250,000

Note:

- 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. To submit a medical history statement online, visit: standard.com/mybenefits/iowa/eeoi.html.

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

If you reach an age shown below, the amount of your Additional Life and AD&D insurance will be the amount determined by your age and amount of Additional Life insurance, as shown below:

Classes 1, 2, and 3:

Insurance Amount	65-69	70-74	75-79	80+
\$5,000	\$3,300	\$2,075	\$1,425	\$1,000
\$10,000	\$6,600	\$4,150	\$2,850	\$2,000
\$15,000	\$9,900	\$6,225	\$4,275	\$3,000
\$20,000	\$13,200	\$8,300	\$5,700	\$4,000
\$25,000	\$16,500	\$10,375	\$7,125	\$5,000
\$30,000	\$19,800	\$12,450	\$8,550	\$6,000
\$35,000	\$23,100	\$14,525	\$9,975	\$7,000
\$40,000	\$26,400	\$16,600	\$11,400	\$8,000
\$45,000	\$29,700	\$18,675	\$12,825	\$9,000
\$50,000	\$33,000	\$20,750	\$14,250	\$10,000
\$55,000	\$36,300	\$22,825	\$15,675	\$11,000
\$60,000	\$42,900	\$24,900	\$17,100	\$12,000
\$65,000	\$46,200	\$26,975	\$18,525	\$13,000
\$70,000	\$49,500	\$29,050	\$19,950	\$14,000
\$75,000	\$52,800	\$31,125	\$21,375	\$15,000
\$80,000	\$56,100	\$33,200	\$22,800	\$16,000
\$85,000	\$59,100	\$35,275	\$24,225	\$17,000
\$90,000	\$59,400	\$37,350	\$25,650	\$18,000
\$95,000	\$62,700	\$39,425	\$27,075	\$19,000
\$100,000	\$66,000	\$41,500	\$28,500	\$20,000

Class 4:

Insurance Amount	65-69	70-74	75-79	80+
\$25,000	\$16,500	\$10,375	\$7,125	\$5,000
\$50,000	\$33,000	\$20,750	\$14,250	\$10,000
\$75,000	\$49,500	\$31,125	\$21,375	\$15,000
\$100,000	\$66,000	\$41,500	\$28,500	\$20,000
\$125,000	\$82,500	\$51,875	\$35,625	\$25,000
\$150,000	\$99,000	\$62,250	\$42,750	\$30,000
\$175,000	\$115,500	\$72,625	\$49,875	\$35,000
\$200,000	\$132,000	\$83,000	\$57,000	\$40,000
\$225,000	\$148,500	\$93,375	\$64,125	\$45,000
\$250,000	\$165,000	\$103,750	\$71,250	\$50,000

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 percent 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 percent 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 January 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 has been 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.



Voluntary Long Term Disability (LTD) Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through the State of Iowa.

Eligibility Requirements

- Policy Effective Date** • January 1, 2017
- Employee**
 - A regular part-time General Assembly employee of the State of Iowa
 - Actively working at least the minimum number of hours required during the term of the legislative session
 - A citizen or resident of the United States or Canada
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- Premium** • You pay 100 percent of the premium for this coverage

Benefit Amount

- Benefit Percentage** Your monthly benefit is 60 percent of the first \$5,000 of your insured monthly predisability earnings reduced by deductible income
- Plan Maximum Monthly Benefit** \$3,000 before reduction by deductible income
- Plan Minimum Monthly Benefit** \$100

Note:

- All late applications (applying 31 days after becoming eligible) and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior LTD insurance plan are also subject to medical underwriting approval.
- To submit a medical history statement online, visit: standard.com/mybenefits/iowa/eoi.html.

Disability Needs Calculator

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Disability insurance you may need if you become unable to work, The Standard has created a Disability Needs Calculator found at: standard.com/disability/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), 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 the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design

- Benefit Waiting Period** If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 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, and remain disabled. Benefits are not payable during the benefit waiting period.

Understanding Your Plan Design (Continued)

Own Occupation Definition of Disability For the first 12 months, including the benefit waiting period, you are considered disabled when you are 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** are suffering a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Any Occupation Definition of Disability After 12 months of disability, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation.

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

<u>Age</u>	<u>Maximum Benefit Period</u>
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

Deductible Income Deductible income is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Donated leave, severance pay, or other salary continuation, but not vacation pay, paid to you by your employer that exceeds 100 percent of your indexed predisability earnings when added to your Long Term Disability benefit
- Temporary benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Disability benefits from any other group insurance
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Benefit Calculation

Example The LTD benefit amount is determined by multiplying your insured predisability earnings by the specified benefit percentage. This amount is then reduced by deductible income. In the example below, the LTD benefit amount is 60 percent of insured predisability earnings. If your monthly earnings before becoming disabled were \$4,500, and you now receive a monthly Social Security disability benefit of \$1,200, your monthly LTD benefit would be calculated as follows:

Insured predisability earnings	\$4,500
LTD benefit percentage	X 60%
	\$2,700
Less Social Security disability benefit	-\$1,200
Amount of LTD benefit	\$1,500

Additional Features

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

24 Hour Coverage	24-hour LTD plans provide coverage for disabilities occurring on or off the job.
Rehabilitation Plan	If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.
Reasonable Accommodation Expense Benefit	If your employer makes an approved worksite modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
Rehabilitation Incentive Benefit	If you agree to participate in a rehabilitation plan that prepares you to return to work (plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10 percent of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.
Survivors Benefit	If you die while LTD benefits are payable, a survivors benefit equal to three time your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).
Family Care Expense Benefit	Applies when a disabled employee has returned to work and continues to receive LTD benefits. For 24 months, a portion of expenses (up to \$250 per dependent or \$500 per family, per month) is deducted from the amount of your work earnings.

Exclusions

You are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An 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)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for a specified period of time, and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which you have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Preexisting Condition Period The 90-day period just before your insurance becomes effective

Exclusion Period 12 months

Limitations

LTD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating

Limitations (Continued)

- Able to work and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the own occupation period, the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation

In addition, payment of LTD benefits is limited in duration:

- For 12 months during each period of continuous disability if you reside outside the United States or Canada
- For 12 months during your lifetime if your disability is caused or contributed to by mental disorder or substance abuse

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The date the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The last day of the calendar month in which your employment terminates
- The date the group policy terminates
- The last day of the calendar month in which you cease to be a member (insurance may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

Group Insurance Certificate

If coverage becomes effective, and 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.

Rates

If you have questions regarding how to determine your earnings, please contact your human resources representative.

To calculate your premium:

- | | | |
|---|---------|--------|
| 1. Enter your average monthly earnings, not to exceed \$5,000, on Line 1. | Line 1: | _____ |
| 2. Your rate. | Line 2: | 0.0031 |
| 3. Line 1 multiplied by Line 2 = Your monthly cost. | Line 3: | _____ |

GP190-LTD/S399, GP399-LTD/TRUST, GP899-LTD, GP209-LTD, GP608-LTD, GP190-LTD/ASSOC/S399, GP190-LTD/TRUST/S399, GP491-LTD/TRUST/S399

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.



To Be Completed By Employee

Coverage changes and terminations can only be made during annual enrollment and change periods, unless you have a qualified life event.

Apply for Coverage Change Coverage Reinstate Coverage Terminate Coverage Name Change

Your Name (Last, First, Middle)	Your Social Security Number	Birth Date	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Your Address	City		State	ZIP
Former Name (Last, First, Middle) <i>Complete only if name change</i>			Phone Number	
Employer Name State of Iowa	Group Number 754414			

Coverage Check with your *Human Resources Department* about coverage options available to you and *Evidence Of Insurability* requirements.

Life Insurance

Elect Basic Life with AD&D Decline Basic Life with AD&D
 Elect Additional Life with AD&D requested amount \$ _____ Decline Additional Life with AD&D

Long Term Disability

Elect Voluntary LTD Decline Voluntary LTD

Beneficiary *This designation applies to your Life and Accidental Death and Dismemberment Insurance, if any, available through your Employer. Unless specified on a separate sheet of paper, this designation also will apply to your Supplemental Life and Accident Insurance, if any, available through your Employer, unless replaced by a separate and later designation. Designations are not valid unless signed, dated, and delivered in accordance with the terms of the Group Policy during your lifetime.*

Primary – Full Name	Address	Birth Date	Phone No.	Soc. Sec. No. <i>if known</i>	Relationship	% of Benefit*
Contingent – Full Name	Address	Birth Date	Phone No.	Soc. Sec. No. <i>if known</i>	Relationship	% of Benefit*

***Total must equal 100%**

Signature I wish to make the choices indicated on this form. If electing coverage, I authorize the State of Iowa to bill me to cover my contribution, if required, toward the cost of insurance. I understand that my payment amount will change if my coverage or costs change. If declining coverage, I understand that if I want to become insured later, I will be required to provide The Standard with satisfactory Evidence of Insurability, and that The Standard will have the right to refuse my request for insurance. I understand that coverage(s) not specifically elected will not become effective, even if not marked as declined above.

Member/Employee Signature Required _____ Date (Mo/Day/Yr) _____

Return completed form to your Human Resources Department.

Beneficiary Information

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
 1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
 2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
 3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, “Dorothy Q. Smith, Trustee under the trust agreement dated _____.”
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have any questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer’s coverage under the Group Policy.
- If you would like more space for designating your beneficiaries, please complete Beneficiary Designation/Change Form [SI 11210-754414](#).



The Standard®

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. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at standard.com.



Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

SI 20564

Enrollment Booklet
754414-C3
(9/21)