



Group Additional Life Insurance

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

Group Additional 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.

Additional 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 expenses, such as:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

The coverage amount for your spouse cannot exceed 100% of your Additional Life coverage.

The coverage amount for your child(ren) cannot exceed 100% of your Additional Life coverage.

For You:

\$50,000—\$1,000,000 in increments of \$10,000

For Your Spouse:

\$25,000—\$250,000 in increments of \$5,000

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 \$350,000

For Your Spouse:

Up to \$50,000

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

Additional Feature

Accelerated Death Benefit

If you become terminally ill, you may be eligible to receive up to 80% of your combined Basic and Additional Life benefit to a maximum of \$500,000.

How Much Your Coverage Costs

Your Basic Life insurance is paid for by County of San Mateo. If you choose to purchase Additional 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.

For You:

How much your premium costs depends on your age and benefit amount. Use the formula and rate table below to calculate the monthly premium for your Additional Life coverage.

For Your Spouse:

If you buy coverage for your spouse, your monthly rate is shown in the following table. Use the same formula to calculate the premium that you used for yourself, but use your spouse's age and your spouse's rate.

For Your Child(ren):

If you buy Dependent Life for your child(ren), your monthly rate is \$0.88, no matter how many children you're covering.

Use this formula to estimate your monthly premium payment:

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

Age (As of Jan. 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<25	\$0.027	\$0.027
25-29	\$0.027	\$0.027
30-34	\$0.036	\$0.036
35-39	\$0.045	\$0.045
40-44	\$0.045	\$0.045
45-49	\$0.072	\$0.072
50-54	\$0.117	\$0.117
55-59	\$0.216	\$0.216
60-64	\$0.342	\$0.342
65-69	\$0.684	\$0.684
70+	\$1.080	\$1.080

How Much Life Insurance Do You Need?

After a death in the family, numerous unexpected expenses often arise.

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, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/life/needs](https://www.standard.com/life/needs).

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- You must be insured for Basic Life through The Standard
- You must be a regular employee of County of San Mateo working at least 20 hours each week
- You cannot be insured as both an employee and a dependent

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

If you buy Additional Life insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependent Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through age 26.

Please note:

- Your child cannot be insured by more than one employee.
- Your spouse and/or child(ren) must not be full-time members of the armed forces.
- You cannot be insured as both an individual and a dependent.

Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements for you or your spouse are subject to medical underwriting approval
- Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval

Medical underwriting is not required for child(ren).

Visit the following link to complete and submit a Medical History Statement online for amounts above the guarantee issue amount: myeoi.standard.com/649107.

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
 - Serve an eligibility waiting period*
 - 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 scheduled effective date of insurance, including Dependent Life insurance
- *You are eligible on the first day of the calendar month following your date of hire, but not before the group policy effective date.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependent Life insurance, will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount.

Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependent Life insurance.

Age Reductions

Your coverage amount will not be reduced because of your age unless your insurance is subject to termination under the waiver of premium provision.

Life insurance 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 180 days

If you qualify, your Basic and Additional Life insurance may continue without premium payment until age 70, 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.

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.

Exclusions

This plan contains an exclusion 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 two years on the date of death. This exclusion also applies to your dependents.

When Your Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The last day of the pay period in which your employment terminates
- The last day of the pay period 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 each elective insurance coverage, the date that coverage terminates under the group policy

In addition to the above requirements, your Dependent Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

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

Group Insurance Certificate

If 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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at standard.com.

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