



GROUP LIFE INSURANCE

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

Group 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.

Life insurance can help make things easier for the people you care about.

How much Life insurance do you need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

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.

This Life insurance coverage lets you take advantage of group rates. **Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

For You:

\$4,000

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

Additional Features

Travel Assistance¹

Available 24 hours a day, this service connects you to resources when you are traveling at least 100 miles from home or in a foreign country for up to 180 days.

Life Services Toolkit²

This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators. This service also provides your beneficiaries with services for grief, legal and financial matters.

- 1 This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product. For more information, visit standard.com/travel-info.
- 2 The Life Services Toolkit is offered through an arrangement with a service provider that isn't affiliated with The Standard. For more information, visit standard.com/mytoolkit-info.

How Much Your Coverage Costs

Because this insurance is offered through City of Tampa, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. How much your premium costs depends on your benefit amount.

Your monthly premium is \$2.00 for \$4,000. This amount includes a City of Tampa administration fee.

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
- Medical bills
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at 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:

- An employee of the City of Tampa who retired under the Employer's retirement program and one of the following:
- A Class 5 Member - Employees under the Police Benevolent Association and Police Lieutenants who retired on or after October 1, 2009; or
- A Class 7 Member - Employees under the Amalgamated Transit Union who retired on or after October 1, 1993

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors aren't eligible.

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

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

Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting a Medical History Statement.

Exclusions

Subject to state variations, you are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that haven't been continuously in effect for at least two years on the date of death.

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates, except as described in the Continuation During Total Disability provision below, unless you are covered as a retired member
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances, including the Continuation During Total Disability provision: If you are totally disabled and you are not eligible for Waiver Of Premium (see Waiver Of Premium section within your group insurance certificate), your Life insurance will continue with premium payment while you remain totally disabled for a maximum of 12 months. This applies even if the group policy or your employment terminates. The Life insurance benefit payable during this continuation period will be reduced by any amount payable under a replacement group life insurance plan.)
- The date the group policy terminates, except as described in the Continuation During Total Disability provision previously
- The date your employer's coverage under the group policy terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy

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

Group Insurance Certificate

If coverage becomes effective, and you become insured, contact your human resources representative for a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.



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

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.

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