



Group Life and AD&D Insurance

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

Group Life and Accidental Death and Dismemberment 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 or have a serious accident.

Life and AD&D 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?

AD&D insurance provides coverage for accidental death and dismemberment. It provides an extra layer of protection if you die or have a covered injury due to an accident.

Life and AD&D 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 or serious accident 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. It's also convenient. Your premium payments are deducted directly from your paycheck. **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?

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

The coverage amount for your spouse cannot exceed 50% of your Life coverage.

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

For You:

\$10,000–\$250,000 in increments of \$10,000

For Your Spouse:

\$5,000–\$125,000 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 \$150,000

For Your Spouse:

Up to \$50,000

AD&D Insurance

What Does My AD&D Benefit Provide?

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

For You:

The AD&D insurance coverage amount matches what you elect for Life insurance.

For Your Spouse:

The AD&D insurance coverage amount matches what you elect for Dependent Life insurance.

For Your Child(ren)

The AD&D insurance coverage amount matches what you elect for Dependent Life insurance.

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D Insurance benefit.

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

Open Enrollment

During Your Open Enrollment Period From Nov. 3, 2025 Through Nov. 21, 2025:

For You. If you are currently enrolled in Life insurance for an amount less than \$150,000, you may elect to increase your coverage up to, but not to exceed, the guarantee issue amount of \$150,000 without having to answer health questions. If you are not currently enrolled in Life insurance, you may elect \$150,000 of coverage without having to answer health questions.

For Your Spouse. If your spouse is currently enrolled in Dependent Life insurance for an amount less than \$50,000, you may elect to increase coverage up to, but not to exceed, the guarantee issue amount of \$50,000 without having to answer health questions. If your spouse isn't currently enrolled in Dependent Life insurance, you may elect \$50,000 of coverage without having to answer health questions.

Prior Declines. If you and/or your spouse were previously declined coverage by The Standard, you and/or your spouse will need to submit a Medical History Statement in order to apply for any amount of coverage during the open enrollment period.

If you elect coverage that requires medical underwriting approval, you will be prompted to submit a Medical History Statement online at the time of enrollment.

Additional Life Features

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.

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 is not affiliated with The Standard. For more information, visit standard.com/mytoolkit-info.

Additional AD&D Features

Seat Belt and Air Bag Benefits

The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

Helmet Benefit

An additional benefit may be available if you accidentally die while riding a motorcycle or bicycle and you were wearing a helmet.

Family Benefits Package

This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

How Much Your Coverage Costs

Because this insurance is offered through Transport Workers Union of America Local 591, 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 the benefit amount. Use the formula and rate table below to calculate the monthly premium for your Voluntary Life and AD&D 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 age and your spouse's rate.

For Your Child(ren):

If you buy Dependent Life with AD&D for your child(ren), your monthly rate is \$2.30 for \$10,000, no matter how many children you're covering. Your monthly AD&D rate of \$0.030 per \$1,000 of AD&D benefit is included.

Use this formula to estimate your biweekly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{1,000} = \text{Enter your rate from the rate table.} \times \text{This amount is an estimate of how much you'd pay each month.} = \text{To get a sense of your biweekly premium, take your monthly premium, multiply by 12 months and divide by 26 pay periods. This is your biweekly premium.}$$

Age (As of Jan. 1)	Your Rate* (Per \$1,000 of Total Coverage)
<34	\$0.645
30-34	\$0.663
35-39	\$0.796
40-44	\$1.235
45-49	\$1.526
50-54	\$2.408
55-59	\$3.873
60-64	\$5.076
65-69	\$7.163
70+	\$17.780

*Includes a monthly AD&D rate of \$0.030 per \$1,000 of AD&D benefit.

Age (As of Jan. 1)	Your Spouse's Rate** (Per \$1,000 of Total Coverage)
<25	\$0.148
25-29	\$0.178
30-34	\$0.267
35-39	\$0.307
40-44	\$0.429
45-49	\$0.626
50-54	\$0.959
55-59	\$1.816
60-64	\$3.397
65-69	\$6.069
70+	\$22.906

**Includes a monthly AD&D rate of \$0.030 per \$1,000 of AD&D benefit for your spouse.

How Much Life Insurance Do You Need?

After a serious accident or death in the family, there are many unexpected expenses.

Your benefits could help your family pay for:

- Outstanding debt
- Your child(ren)'s education
- Burial expenses
- Daily expenses
- Medical bills

To estimate your insurance needs, 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.

Life and AD&D Insurance Eligibility Requirements

A minimum number of eligible members must apply and qualify for the proposed plan before coverage can become effective. If this requirement is not met, this plan will not become effective.

To be eligible for coverage, you must be:

- An active member in good standing with Transport Workers Union of America Local 591, actively working at least 20 hours per week and actively at work for an employer who has entered into a collective bargaining agreement and has met the employer's criteria for coverage for full-time members

Temporary and seasonal members, full-time members of the armed forces, leased members and independent contractors are not eligible.

If you buy Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your eligible child(ren) and/or spouse. This is called Dependent Life and AD&D 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, or your civil union partner.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

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

Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications for member and spouse (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Members eligible but not insured under the prior life insurance plan

If you elect coverage that requires medical underwriting approval, you will be prompted to submit a Medical History Statement online at the time of enrollment.

Coverage Effective Date for Life Coverage

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 insurance is scheduled to be effective

*If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on that 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 member. You may have a different effective date for Life coverage below and above the guarantee issue amount.

If your dependent is confined to a hospital or nursing home on the scheduled effective date of your dependent's insurance, your dependent's insurance will not become effective until the day the dependent is released.

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

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 65% at age 65, to 50% at age 70 and to 25% at age 75. Your spouse's coverage amount reduces by your age to 65% at age 65, to 50% at age 70 and to 25% at age 75. If you or your spouse are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available.

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 and are under age 60, your Life insurance coverage may continue without cost until your Social Security Normal Retirement Age, provided you give us satisfactory proof that you remain totally disabled.

Life and AD&D Insurance Portability

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

Life 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.

Life Insurance Exclusions

Subject to state variations, you and your dependents 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 have not been continuously in effect for at least two years on the date of death.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your or your spouse's or child(ren)'s Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100% of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. Satisfactory proof of loss is required for loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

AD&D Covered Losses

Your AD&D covered losses and payable benefit amounts:

Covered Loss	Percentage of AD&D Payable Benefit
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%
Four fingers of the same hand ³	20%
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

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

² Even if the severed part is surgically re-attached.

³ If you lose a hand or foot and an AD&D benefit is payable for quadriplegia, triplegia, paraplegia, hemiplegia or uniplegia involving that same hand or foot, the benefit will be the higher of the AD&D benefit for that loss.

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony or actively participating in a violent disorder or riot
- Suicide or other 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
- Voluntary consumption of any poison, chemical compound, fumes or drug or fumes, unless used or consumed according to the directions of a physician
- Alcohol – if your blood alcohol content is in excess of the legal limit for operating a motor vehicle as defined by the jurisdiction where the accident or loss occurred
- Sickness, pregnancy, heart attack or stroke existing at the time of the accident
- 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 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
- The date you cease to meet the eligibility requirements (insurance 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
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependent Life with AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent. For more details on when your insurance ends, contact your human resources representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective and you become insured, 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 presented 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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