

Group Life Insurance

Help Protect Loved Ones From Financial Hardship

Standard Insurance Company
Group Life Insurance

TheStandard®



Your Proposed Group Insurance Plan

Standard Insurance Company appreciates the opportunity to provide you with a proposal for Group Life insurance. This booklet and the Employee Benefits Proposal together outline the basic features of your proposed insurance plan. These documents are not a contract.

Establishing Group Life insurance coverage with The Standard requires your completed, signed application for group insurance and our acceptance of it. When we approve your application, we will issue you a group policy containing our customary language. It will not duplicate the language of any existing policies you may have.

Your group policy with The Standard will contain provisions and defined terms not described in this booklet or your Employee Benefits Proposal. If any discrepancies exist between the group policy, the Employee Benefits Proposal and this booklet, your group policy will control.

Your group policy will become effective on the date determined by The Standard, which will be clearly stated on your policy. We will also supply you with certificates of insurance, describing the coverage in detail, for you to deliver to your insured employees.

The proposed premium rate and plan design for your Group Life coverage, Accidental Death and Dismemberment (AD&D), and Dependent Life coverage, if selected, are based on the underwriting data we received from you. We will determine final premium rates and plan provisions based on:

- State law
- Policyholder contributions
- Confirmation of occupations
- The composition of the group of employees you wish to insure
- Our current underwriting rules and practices

The proposal will expire on the date shown in your Employee Benefits Proposal. If you have questions or need additional information not found in the Employee Benefits Proposal, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area.

Thank you for considering The Standard for your group Life insurance needs. Group Life and Disability are our primary business. Having this level of focused expertise means we can understand your needs better. And our employee benefits can work harder to support your goals. We offer tools designed to help reduce your workload and a proactive approach to help you maintain a more productive and efficient workplace. We're here to partner with you for the long term.

Group Life Insurance

The Foundation of an Employee Benefits Program

Group Life insurance from The Standard offers you the opportunity to help protect your employees and their families from financial hardship in the event of death. It includes competitive features, a variety of plan designs and family-friendly provisions. Benefit schedules may be based on uniform amounts, multiples of salary or employee classifications.

To help provide additional financial security, you may combine group Life insurance with Accidental Death and Dismemberment and Dependent Life insurance.¹ The Standard also offers fully employee-paid plans, partially employee-paid plans and Additional Life as cost-effective alternatives to meet the needs of both employers and employees.

Group Life Insurance Benefits and Added Features

Accelerated Death Benefit

In the event that an employee experiences a terminal illness, the Accelerated Death Benefit from The Standard can help ease financial concerns.

The Standard typically includes the Accelerated Death Benefit with all group Life insurance policies that contain a Waiver of Premium provision. With this benefit, eligible employees suffering from terminal illnesses may receive an early payout of a portion of their Life insurance benefit.

Employees may receive up to 80% of their Life insurance benefit, but not more than \$500,000, in a one-time lump-sum payment. The minimum Accelerated Death Benefit amount is \$5,000 or 10% of an insured employee's Life insurance benefit, whichever is greater.

To qualify for the Accelerated Death Benefit, an eligible employee must provide satisfactory proof of a qualifying medical condition that is reasonably expected to result in death within 12 months and have at least \$10,000 of Life insurance in effect to be eligible.

¹ Dependent Life insurance may include a civil union partner or child of a civil union. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.



Eligible employees may use the money to help maintain their quality of life during an emotionally and financially difficult situation. An Accelerated Death Benefit may be taxable, however, and its receipt may affect eligibility for public assistance programs.

Waiver of Premium

With the Waiver of Premium benefit, eligible employees may be able to continue their Life, Additional Life and any Dependent Life insurance without payment of premium if they become totally disabled. The amount of insurance continued under the Waiver of Premium provision corresponds to the Life, Additional Life and Dependent Life insurance schedules, including reductions.

Typically, to qualify for Waiver of Premium, an insured employee must become totally disabled before age 60 and must remain totally disabled for at least 180 consecutive days. Insurance coverage continues without premium payment as long as the eligible employee remains totally disabled and meets applicable age requirements. Satisfactory proof of total disability must be periodically submitted to The Standard. AD&D coverage, if any, may not be continued under this provision.

Portability of Insurance

Portability of Insurance provides a convenient group Life insurance option for eligible employees when their employment terminates. Depending upon state requirements, your plan may include one of the following provisions:

Provision to Buy Portability Life Insurance (True Portability Trust Option)²

Where available, this Portability of Insurance provision is automatically included at no additional cost in all new group Life insurance plans offered by The Standard, including those with AD&D, Dependent Life or Dependent AD&D insurance. This provision offers eligible employees the option to purchase up to the amount of group Life insurance coverage in force under the group policy, subject to minimum and maximum amounts, without submitting evidence of insurability. If approved, portable insurance amounts will remain in force as long as premiums are paid, regardless of whether the group Life insurance plan with The Standard terminates. The portable coverage will not terminate due to age, but it is subject to age reductions. Any AD&D coverage purchased with portable group Life insurance will terminate at age 75.

To be eligible for this coverage on the date employment terminates, employees must:

- Be under age 75
- Have been continuously insured under the group policy or the prior plan for at least 12 consecutive months
- Be able to perform with reasonable continuity the material duties of at least one gainful occupation for which they are reasonably fitted by education, training and experience

Provision to Continue Coverage (True Group Portability Option)

The Portability of Insurance provision allows eligible employees to apply to continue qualifying amounts of group Life insurance, as well as AD&D insurance, subject to minimum and maximum amounts, without submitting evidence of insurability. The coverage that may be continued must have been in effect for at least 12 consecutive months on the date employment terminates.

To be eligible for this coverage on the date employment terminates, employees must:

- Be under age 75
- Have been continuously insured under the group policy or the prior plan for at least 12 consecutive months
- Be able to perform with reasonable continuity the material duties of at least one gainful occupation for which they are reasonably fitted by education, training and experience

Coverage continued under Waiver of Premium may not be continued under this provision.

Coverage under this provision terminates if:

- The former employee becomes insured under another group life insurance plan or under your group life insurance plan again
- Your group Life insurance plan with The Standard terminates, or
- The former employee fails to pay premiums, whichever occurs first

Conversion to Individual Life Insurance

The Right to Convert provision is another life insurance option for eligible employees if their group Life insurance ends or is reduced for any reason other than failure to pay premiums. Under this provision, eligible employees have the right to convert their group Life insurance, including any Additional Life and Dependent Life insurance, to certain types of individual life insurance policies without having to provide evidence of insurability. The employee must apply for conversion and pay the required premium within 31 days after group coverage ends or reduces. AD&D coverage may not be converted under this provision.

If group Life insurance discontinues or reduces because of termination or an amendment of the group policy, eligible employees may convert the insurance that has been in effect for at least five years.³ The maximum amount which may be converted is the lesser of:

² Not available in Alaska, Maine, Michigan, Minnesota, Ohio, South Dakota, Vermont and Washington.

³ May vary by state.

- The amount of group Life insurance which ended, minus other group Life insurance for which the employee is eligible, and
- The maximum conversion amount allowed by law as shown in the group policy.

Repatriation Benefit

The Standard typically includes the Repatriation Benefit with every group Life insurance policy. This provides an additional benefit to help pay for expenses associated with preparation and transportation of the body of an eligible deceased employee. If the place of death is more than 200 miles away from the employee's primary place of residence, The Standard will help pay to return the body to a mortuary near the home of the deceased. The Standard will reimburse 100% of the expenses up to \$5,000.

Standard Secure Access

Life insurance proceeds for approved claims of \$25,000 or more are deposited into an interest-bearing checking account. The Standard Secure Access account is opened upon approval of a claim and immediately begins earning interest. The beneficiary receives a checkbook, from which drafts may be written for any purpose in amounts of \$250 or more. There are no service or maintenance fees or charges. Detailed monthly statements are provided to the beneficiary. Professional assistance and information is available through a toll-free customer service number.

Important Group Life Insurance Provisions

Group Life Insurance Exclusion

This plan may include an exclusion for death resulting from suicide or other intentionally self-inflicted injury while sane or insane.⁴ If applicable, the amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.⁵

Group Life Insurance Reductions

Typically, insurance benefits are reduced to a percentage of the original amount based upon attainment of specified ages.

⁴ For Washington residents, the exclusion for death resulting from suicide does not apply. For Vermont residents, "while sane or insane" does not apply.

⁵ In Colorado, Missouri and North Dakota, the time period is for at least one year.

⁶ The Life Services Toolkit is provided through an arrangement with a service provider which is not affiliated with The Standard. The Life Services Toolkit is not an insurance product.



Services Your Employees Can Use Right Now

Life Services Toolkit

The Life Services Toolkit offers a wealth of resources online to help individuals make major life decisions about estate planning, funeral arrangements and grief. It also offers 24-hour phone assistance and even some face-to-face sessions for beneficiaries. The Life Services Toolkit is automatically included with Life insurance plans from The Standard, for any size group.⁶

Highlights include:

Services for insured employees:

Access to online information and legal forms that they can use anytime, including:

- Online will preparation
- Other estate-planning assistance
- Resources to help with personal finances



Services for beneficiaries and Accelerated Death Benefit recipients:

- Access to face-to-face counseling sessions for grief support
- Funeral-planning resources
- Legal assistance
- Financial experts and other support services.

Services are available for 12 months after the date of claim payment for Life beneficiaries and Accelerated Death Benefit recipients. Not available to beneficiaries who are minors or to non-individual entities such as trusts, estates, or charities.

Travel Assistance

This feature helps provide peace of mind to employees who travel more than 100 miles away from home or internationally on trips of up to 180 days. Travel Assistance helps employees respond to medical care situations and other emergencies. It's automatically included with all group Life insurance policies.⁷

Highlights include:⁸

- Emergency Transportation Services, including arranging and paying for emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains.⁹

⁷ 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.

⁸ Please consult the Travel Assistance Program Description for terms, conditions and limitations.

⁹ Emergency Transportation Services must be arranged by the Travel Assistance service provider.

- Medical and legal assistance services including locating medical care providers and local attorneys
- Trip Assistance services including credit card and passport replacement, emergency cash advance and missing baggage assistance

Voluntary Benefits

Providing a competitive employee benefits package to attract and retain quality employees can be a challenging proposition for any employer. Double-digit increases in health-care costs make this even more difficult, reducing a group's ability to exclusively provide and pay for a comprehensive benefits program.

Voluntary products from The Standard make it easier for employers to offer the insurance coverage that employees want at competitive group rates. With premiums typically paid by employees through payroll deduction, these voluntary plans provide employees with the opportunity to purchase insurance coverage to fit their personal needs while minimizing the impact on the employer's bottom line.

With employee-paid group Life coverage, the employer sponsors the plan and may choose to have it partially or fully paid by employees. It allows employees to select and apply for an amount of group Life insurance to help provide financial protection in the event of death.

With Additional Life coverage, the employer provides a basic amount of group Life insurance to employees. The employer also sponsors the Additional Life plan that allows employees to apply and pay for an increased amount of group Life insurance beyond the basic group Life coverage.

Voluntary Product Highlights

The voluntary plans typically contain the same provisions and features as The Standard's group Life insurance. These include Accelerated Death Benefit, Waiver of Premium, Portability of Insurance, Right to Convert and Standard Secure Access. Travel Assistance and Life Services Toolkit are also offered. In addition, employers may include AD&D, Dependent Life and Dependent AD&D coverage with our voluntary plans.

Exclusions, limitations and reductions also apply.

Accidental Death and Dismemberment Insurance

Accidents can happen in many ways and at any time. Employers can help to financially protect their employees in the event of an unplanned loss of life, limb or sight with AD&D insurance from The Standard. With AD&D coverage, eligible employees and their beneficiaries may receive an additional amount in the event of accidental death or dismemberment, helping to restore financial balance when the unexpected happens.

AD&D coverage is available for covered dependents. If Dependent AD&D is selected, it would have the same amounts payable schedule (see chart below), Good Habits Benefits and the same portability options as the member's current AD&D coverage.

Amounts Payable

The amount of the AD&D insurance benefit payable for a covered loss is a percentage of the AD&D insurance benefit in effect on the date of the accident, as shown below:

Loss:	Percentage Payable:
a. Life	100%
b. One hand or one foot	50%
c. Sight in one eye, speech, or hearing in both ears	50%
e. Two or more of the Losses listed above	100%
f. Thumb and index finger of the same hand	25%
g. Quadriplegia	100%
h. Triplegia	75%
i. Paraplegia	75%
j. Hemiplegia	50%
k. Uniplegia	25%

At no time will more than 100% of the available AD&D insurance benefit be paid for all losses resulting from one accident.

With respect to a hand or foot, loss means the actual and permanent severance of the hand or foot from the body at or above the wrist or ankle joint, even if the severed part is surgically reattached. With respect to sight, loss means the entire, uncorrectable and irrecoverable loss of sight. Loss of speech or hearing means the entire, uncorrectable and irrecoverable loss of audible speech or hearing in both ears. Loss of thumb and index finger means the actual and permanent severance from the body of the thumb and index finger on the same hand at or above the metacarpophalangeal joints. Quadriplegia¹⁰ means the permanent, complete and irreversible total paralysis of both upper and lower limbs. Triplegia means the permanent, complete and irreversible total paralysis of three limbs. Hemiplegia¹⁰ means the permanent, complete and irreversible total paralysis of the upper and lower limb on the same side of the body. Paraplegia means the permanent, complete and irreversible total paralysis of both lower limbs. Uniplegia means the permanent, complete and irreversible total paralysis of one limb. The loss must be certified by a physician in the appropriate specialty as determined by The Standard.

Benefits for Good Habits

Seat Belt Benefit

The Standard typically includes a Seat Belt Benefit with its AD&D coverage. If an insured employee dies as a result of an automobile accident while properly wearing and using a seat belt system, The Standard will pay a Seat Belt Benefit equal to 10% of the amount of the AD&D insurance benefit payable for the loss of life, up to a maximum of \$10,000.

Air Bag Benefit

To provide further protection to eligible employees who die as a result of an automobile accident for which a Seat Belt Benefit is payable, The Standard includes an Air Bag Benefit with its AD&D coverage. The Standard will pay an Air Bag Benefit equal to 5% of the amount of the AD&D insurance benefit payable for the loss of life, up to a maximum of \$5,000, if the following requirements are met at the time of the accident:

- The automobile is equipped with an air bag system installed as original equipment by the automobile manufacturer and the air bag system has received

¹⁰ No benefit will be paid for loss of hand or foot if an AD&D benefit is payable for Quadriplegia, Triplegia, Hemiplegia, Paraplegia or Uniplegia involving the same hand or foot.

regularly scheduled maintenance or replacement as recommended by the manufacturer.

- The air bag system deployed, as evidenced by a police accident report.
- The insured employee was seated in the driver's or passenger's seat intended to be protected by the air bag system.

Helmet Benefit

The Standard pays a benefit if an insured employee, spouse or child dies while riding or operating a motorcycle or bicycle and wearing a helmet. We'll pay a Helmet Benefit equal to the lesser of \$5,000 or 10% of the AD&D Insurance Benefit payable for loss of life if:

- Helmet use at the time of the accident is verified by a police accident report or medical examiner's or coroner's report.
- A covered person who was operating a motorcycle at the time of the loss has a current and valid driver's license
- The helmet worn meets the standards for protective headgear described in the policy.

AD&D Occupational Assistance

An employee who survives a serious accident may need more than financial support. Loss of a hand, foot, eyesight or more can also mean the loss of the ability to do the same job.

AD&D Occupational Assistance offers support to help employees return to productive lives and work. This service – available exclusively from The Standard – is included with all of our Group Life insurance policies that include AD&D. Employees will be eligible if they experience a specified accidental paralysis or dismemberment.

Services include access to one of our Workplace PossibilitiesSM consultants, who can help the employee develop a plan to return to work. The consultant can also coordinate with the employer to create accommodations, or help the employee explore alternate jobs.

AD&D Occupational Assistance may cover up to \$10,000 of approved return-to-work expenses, including:

- Consultant's time
- Rehabilitation plan development

- Ergonomic equipment
- Vocational assistance

Services must be accessed within two years of the accident.

Family Benefits Package

The Standard typically offers the Family Benefits Package of additional, family-oriented AD&D insurance benefits for no additional premium with all group Life insurance policies that include AD&D coverage. The Family Benefits Package extends financial assistance to an insured employee's family members in the event of the employee's accidental death for which an AD&D insurance benefit is payable.

Higher Education Benefit

The plans for a child's higher education should not end with the death of a parent. The Higher Education Benefit helps to keep those dreams alive. To be eligible for this benefit, the surviving child¹¹ must register and attend an institution of higher education on a full-time basis within 12 months after the insured employee's death. The benefit is paid annually for a maximum of four consecutive years beginning on the date of death. The benefit amount is the qualifying tuition expenses incurred per child within four years after the date of death, but not to exceed \$5,000 per year, or the cumulative total of \$20,000 or 25 percent of the AD&D insurance benefit, whichever is less.

Career Adjustment Benefit

A surviving spouse¹² may need to make a career adjustment as a result of the insured employee's death. When this requires additional training, the Career Adjustment Benefit helps to make the transition easier. To be eligible for this benefit, within 36 months after the date of the employee's death, the surviving spouse must register and attend a professional or trade training program aimed at obtaining employment or increasing earnings. The benefit amount is the qualifying tuition expenses for training incurred by the surviving spouse within 36 months after the date of death, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the AD&D insurance benefit, whichever is less.

Child Care Benefit

In order to work or obtain training, a surviving spouse may require the assistance of a caregiver to watch over young children. The Child Care Benefit is designed to help cover the cost of providing care for children¹¹ under age 13. The amount of the benefit is the qualifying

¹¹ Child may include a child of a civil union. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

¹² Spouse may include a civil union partner. Eligibility not available in all states. Contact your Standard Insurance Company sales representative for details.

expenses incurred by the surviving spouse within 36 months after the date of the insured employee’s death, but not to exceed \$5,000 per year, or the cumulative total of \$10,000 or 25 percent of the AD&D insurance benefit, whichever is less.

Expanded AD&D Packages

We understand that surviving a severe accident can bring unique financial challenges, such as paying for special care, rehabilitation and modified living arrangements. The Standard’s Expanded AD&D packages offer employers two options to help protect employees and their families with an extra layer of security. Employers may add either or both packages to their policies.

Additional Definitions of Loss

Each Expanded AD&D Package includes coverage for a wider variety of accidental losses and conditions. The amount payable for these covered losses is equal to a percentage of the AD&D coverage in effect on the date of the accident, as shown below.

If employees select Dependent AD&D, the additional losses will also apply to covered dependents, with the exception of the coma and brain damage losses.

Expanded AD&D Package 1

Table of Losses	
Includes all items in the policy’s AD&D Table of Losses, plus the items below:	
One arm or one leg	75%**
Four fingers of the same hand	20%*
All toes of the same foot	20%*
Thumb or the fifth finger (pinky)	15%*
Coma	For the first 11 months, 5% per month of the remainder of the AD&D Insurance Benefit payable for loss of life, after reduction by any AD&D Insurance Benefit paid for any other loss as a result of the same accident. The unpaid portion of the remaining AD&D Insurance Benefit will be paid in month 12. Payments for coma will not exceed a maximum of 12 months.

Public Transportation Benefit

The Public Transportation Benefit is paid when an eligible employee dies as a result of an accident while riding as a fare-paying passenger on public transportation. The amount of the benefit is \$200,000 or 100 percent of the AD&D insurance benefit, whichever is less.

Assault Benefit

The Assault Benefit offers support for employees and their insured dependents if they experience an assault at while actively at work, or at school for children. We’ll pay an Assault Benefit equal to the lesser of \$25,000 or 50% of the AD&D Insurance Benefit if the covered person experiences a loss for which an AD&D benefit is payable. The loss must result from an act of physical violence punishable by law and confirmed by a police report.

Expanded AD&D Package 2

Table of Losses	
Includes all items in the policy’s AD&D Table of Losses, plus the items below:	
Brain Damage	100%
Third degree burns covering 75% to 100% of the body	100%
Third degree burns covering 50% to 74% of the body	75%
Third degree burns covering 25% to 49% of the body	50%
Third degree burns confined to the face	25%

Adaptive Home and Vehicle Benefit

This benefit may help pay for adaptations to their home and/or vehicle if they survive a severe accident. The Adaptive Home and Vehicle Benefit equals the lesser of \$2,500 or 2.5% of the AD&D Insurance Benefit. We’ll pay that amount to the person who incurs the accommodation expenses if:

- A covered employee experiences an AD&D loss, other than loss of life, as a result of an accident for which an AD&D Insurance Benefit is payable.
- Their principal residence or automobile is adapted to reasonably accommodate their AD&D loss, within 12 months after the accident.

- The accommodations are recommended by a physician or licensed occupational therapist for the type of loss suffered.
- Accommodations to the principal residence are made by a licensed professional contractor.
- The automobile is a private passenger motor vehicle licensed for use on public highways. And accommodations to it are made by a disabled mobility dealer registered with the National Highway Transportation Safety Administration or approved by the motor vehicle department.

Artificial Limb Benefit

This benefit may provide extra support for covered employees who lose a limb due to a covered accident. The Artificial Limb Benefit pays for reimbursement of expenses incurred for one or more artificial limbs, including the initial fitting and subsequent adjustments. The amount payable is up to, but not to exceed, \$5,000 or 25% of the AD&D Insurance Benefit, whichever is less.

We'll pay an Artificial Limb Benefit one time per accident if a covered employee:

- Experiences an AD&D loss as a result of an accident for which an AD&D Insurance Benefit is payable and which the artificial limb replaces.
- Incurs expenses within 365 days after the accident to have one or more prescribed artificial limbs fitted to accommodate the AD&D loss. An artificial limb does not include artificial joints (including, but not limited to hip and knee replacements).

More Optional AD&D Benefits

Line of Duty Benefit

The Line of Duty Benefit allows public safety officers to receive an additional benefit of \$50,000 or 100% of the AD&D Insurance Benefit payable for the loss, up to \$50,000, if they suffer a loss as the result of a line-of-duty accident. A line-of-duty accident means an accident that occurs while an insured public safety officer is taking any action authorized or required by rule, regulation, law or condition of employment as a public safety officer.

This includes action taken in the course of controlling or reducing crime, criminal law enforcement or fire suppression, and action taken in response to an emergency while off-duty.

For eligible firefighters and police, line of duty includes social, ceremonial or athletic functions to which the insured employees are assigned and for which they are paid as public safety officers by their employer. Additional coverage specifically for firefighters includes loss of life due to a heart attack or stroke, occurring within 24 hours of duty. Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters.

Bereavement Counseling Benefit

This benefit can help pay for counseling if an employee dies as the result of a covered accident. We'll pay a Bereavement Counseling Benefit up to \$250 per counseling session to a maximum of \$2,500 to the person who incurs the counseling expenses if:

- An insured employee dies as a result of an accident for which an AD&D Insurance Benefit is payable for the loss of their life.
- The employee's spouse, child or both receive counseling within 12 months after the date of death.
- Counseling is provided by a licensed therapist or counselor registered or certified to provide psychological treatment or counseling.

Hospital Confinement Benefit

If an accident results in a covered AD&D loss, this benefit may provide monthly payments to help cover the costs of an extended hospital stay. The Hospital Confinement Benefit pays \$2,000 per month to a maximum of 5% of the AD&D Insurance Benefit, over 12 months, if all the requirements below are met:

- A covered employee experiences an AD&D loss, other than loss of life, as a result of an accident for which an AD&D Insurance Benefit is payable.
- The employee is confined in a hospital as a result of an accidental injury which is the direct cause of the hospital stay, independent of all other causes.
- Admission to a hospital requiring acute care occurs within three days of the accidental injury.
- The hospital stay is continuous and lasts a minimum of seven days.

Benefits will become payable after seven days of continuous hospital confinement, starting from the first day of confinement. We'll pay this benefit monthly for up to 12 months of continuous confinement.

HIV Benefit

The HIV Benefit may provide extra financial support if an employee acquires HIV following a workplace injury. The Standard will pay the lesser of \$25,000 or 20% of the AD&D Insurance Benefit payable for loss of life if an employee:

- Sustains an accidental injury while actively at work performing occupational duties.
- Submits an injury or incident report to the employer within 72 hours of the injury.
- Provides negative results from a blood test for HIV conducted within 72 hours of the injury, such as ELISA or other test approved by the Centers for Disease Control and Prevention (except saliva or urine testing).
- Tests positive for HIV within 120 days after the injury occurred.

AD&D Limitations

All losses must occur solely and directly by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by proof of loss satisfactory to us. Losses other than life must be certified by a physician in the appropriate specialty.

AD&D Exclusions

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

- War or act of war
- Suicide or any other intentionally self-inflicted injury, while sane or insane¹³
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- The voluntary use or consumption of any poison, chemical compound, or drug, 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 or pregnancy existing at the time of the accident, heart attack or stroke
- Medical or surgical treatment for any of the above

Reductions in AD&D Insurance

Typically, insurance benefits are reduced to a percentage of the original amount based upon attainment of specified ages.

Dependent Life Insurance

The Standard offers Dependent Life insurance in combination with group Life insurance to provide additional financial security for employees and their families. If Dependent Life insurance is selected, an insured employee may purchase group Life insurance to cover a spouse or child.

Children, adopted children and stepchildren through the age noted in the Employee Benefits Proposal are considered dependents.

Dependent Life insurance may be continued after the age noted in the Employee Benefits Proposal for a child who is disabled.

Dependents who are full-time members of the armed forces of any country are not eligible for coverage.

Insured employees are eligible to insure their dependents on the later of the date their group Life insurance becomes effective or the date they first acquire a dependent.

Dependent Life Exclusion

This plan may include an exclusion for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane.¹³ The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.¹⁴

Reductions in Dependent Life Insurance

Typically, Dependent Life insurance benefits are reduced to a percentage of the original amount based upon attainment of specified ages.

Commonly Asked Questions

Who Is Eligible for Coverage?

Coverage is available to all regular employees who are actively working at least 30 hours each week and meet the required eligibility waiting period as shown in the group policy. Temporary and seasonal employees and full-time members of the armed forces of any country are not eligible for coverage.

¹³ For Vermont residents, "while sane or insane" does not apply.

¹⁴ In Colorado, Missouri and North Dakota, the time period is for at least one year.

What Is the Active Work Requirement?

Active work means performing the material duties of the employee's occupation at their usual place of business while working for you. Employees who do not meet the active work requirement due to sickness, injury or pregnancy on the day before the scheduled effective date of insurance (including Dependent Life insurance) will not become insured until the day after the employee completes one full day of active work as an eligible member.

What is the Dependent Deferred Effective Date If Confined Provision?

Dependent Life Insurance that is contributory and increases in contributory Dependent Life Insurance will not become effective for your dependents who are confined to a Hospital or Nursing Home on the day before the scheduled effective date of the dependent's insurance or the effective date of the increase in Dependent Life Insurance.

Coverage will become effective on the date the dependent is released from the Hospital or Nursing Home.

This section will not apply to Dependent Life Insurance for your dependent equal to the amount of dependent life insurance in effect under the prior plan on the date before the Group Policy effective date.

What Is the Effective Date of This Plan?

The effective date of coverage for an eligible employee or dependent depends upon the eligibility waiting period and whether the individual is required to provide evidence of insurability. Additionally, in every situation eligible employees must meet the active work requirement and dependents must not be confined to a hospital or nursing home before the insurance becomes effective.

While Child Life insurance is in effect, each new child becomes insured immediately.

If an employee or dependent is not required to provide evidence of insurability, the effective date of coverage depends upon whether the coverage is contributory or noncontributory.

For noncontributory plans, coverage is effective on the date the employee or the employee's dependent becomes eligible.

For contributory plans, employees must apply in writing for coverage and agree to pay premiums. Coverage is effective on the later of:

- The date the employee becomes eligible if applying on or before that date
- The date the employee applies for coverage if within 31 days after becoming eligible

If an employee or dependent is required to provide evidence of insurability, the coverage generally becomes effective on the date The Standard approves the evidence of insurability.

When Does Coverage End?

Group Life insurance automatically ends on the earliest of the following:

- The date the last period ends for which a premium payment was received if the coverage is contributory
- The date the group policy terminates
- The date employment terminates
- The date the employee fails to meet the definition of a member; however, group Life insurance may be continued during certain periods

If AD&D coverage is selected, it automatically ends on the earliest of the following:

- The date the employee's group Life insurance ends
- The date Waiver of Premium begins
- The date the AD&D insurance terminates under the group policy
- The date the last period ends for which a premium payment was received if the coverage is contributory
- For dependents, the date Dependent Life insurance ends

If Dependent Life coverage is selected, it automatically ends on the earliest of the following:

- Five months after the death of the insured employee (no premiums will be charged for the Dependent Life coverage during these five months)
- The date the employee's group Life insurance ends
- The date the Dependent Life insurance terminates under the group policy
- The date the last period ends for which a premium payment was received if the coverage is contributory
- For a spouse, the date of divorce
- For a dependent, the date the individual ceases to be a dependent

What Level of Employee Participation Is Required?

For noncontributory plans, 100% of the eligible employees must participate. If a plan is contributory (partially or fully funded by employees), a minimum number of eligible employees must participate, as specified in the Employee Benefits Proposal.

When Does the Group Policy Terminate?

You may terminate the group policy by providing The Standard with written notice. It will automatically terminate if a premium payment is not received by the end of the grace period shown in the group policy. The Standard may terminate the group policy on any premium due date if the number of persons insured is less than the minimum participation requirements as defined by the group policy. The Standard may also terminate the group policy if we determine that the policyholder has failed to promptly furnish any necessary requested information or to perform any other obligations relating to the group policy.



Standard Insurance Company

The Standard is a family of companies dedicated to helping you achieve financial well-being and peace of mind. In business since 1906, we are a leading provider of financial protection products and services for employers and individuals. Our products include group and individual disability insurance, group life, dental and vision insurance, voluntary (employee-paid) benefits, absence management services, and retirement plans and annuities for employers and individuals. For more information about The Standard, visit www.standard.com or follow us on Facebook, Twitter or LinkedIn.

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