



Additional Life 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. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through City of Long Beach.

Eligibility Requirements

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| Employee | <ul style="list-style-type: none"> • You must be insured for Basic Life through The Standard • You must be an active council member of City of Long Beach or an active full-time employee of City of Long Beach working at least 40 hours each week • Substitute teachers, temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible • You cannot be insured as both an employee and a dependent |
| Dependent | <ul style="list-style-type: none"> • Spouse means a person to whom you are legally married or your domestic partner as recognized by law • Child means your unmarried child from live birth through age 25 • Your child cannot be insured by more than one employee • Your spouse or children must not be full-time member(s) of the armed forces |
| Premium | <ul style="list-style-type: none"> • You pay 100 percent of the premium for this coverage through easy payroll deduction |

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$25,000	\$25,000	Lesser of 3 times annual earnings or, \$300,000	\$500,000
Spouse	\$5,000	\$5,000	\$35,000	\$100,000
Child	\$10,000			

Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: http://www.standard.com/mybenefits/mhs_ho.html.
- All 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.
- The coverage amount for your spouse or child(ren) cannot exceed 50 percent of your combined Basic and Additional Life coverage.
- During City of Long Beach’s one-time open enrollment period from November 1, 2015 through November 13, 2015, if you are currently enrolled in Additional Life for an amount under the lesser of 3 times your annual earnings or \$300,000 you may elect to increase your coverage up to this Guarantee Issue maximum without having to submit evidence of insurability. If you are not currently enrolled in Additional Life you may elect coverage up to the lesser of 3 times your annual earnings or \$300,000 without having to submit evidence of insurability.
- If you are currently enrolled for Dependents Life insurance for your spouse, you may elect to increase coverage for your spouse up to the Guarantee Issue amount without having to submit evidence of insurability.

- If you are not currently enrolled for Dependents Life insurance for your spouse, you may elect coverage for your spouse up to the Guarantee Issue amount without having to submit evidence of insurability.

Family Status Change Privilege

In the event of a Family Status Change, you may enrolled in Additional Life and your Spouse may enroll in Dependents Life coverage up to the Guarantee Issue Amounts, should you enroll within 31 days of your Family Status Change. However, this privilege is not available if you or your Spouse previously submitted evidence of insurability that was not approved by The Standard.

Family Status Change means any of the following events:

- Your marriage, divorce or dissolution of your Domestic Partner relationship or Civil Union
- The birth of your Child
- The adoption of a Child by you
- The death of your Spouse and/or Child
- The commencement or termination of your Spouse's employment
- A change in employment from full-time to part-time by you or your Spouse

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: <http://www.standard.com/lifeneeds>.

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 including Dependents Life 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 Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 65, by 60 percent at age 70, and by 75 percent at age 75.

Your spouse's coverage amount reduces by your age as follows: by 35 percent at age 65, by 60 percent at age 70, and by 75 percent at age 75.

If you are age 70 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 complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled.
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 to a maximum of \$500,000.
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.

When 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 calendar month in which your employment terminates
- The date 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 Dependents 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

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.

Employee Rates

If you elect Additional Life insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of December 1)	Rate (Per \$1,000 of Total Coverage)
<30	\$0.059
30-34	\$0.080
35-39	\$0.090
40-44	\$0.108
45-49	\$0.162
50-54	\$0.257
55-59	\$0.430
60-64	\$0.660
65-69	\$1.270
70-74	\$2.396
75+	\$3.148

To calculate your premium:

1. Amount Elected: Write this amount on the Additional Life requested amount line on your Enrollment and Change Form. 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: _____

Spouse Rates

If you elect Dependents Life insurance for your spouse, your monthly rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of December 1)	Rate (Per \$1,000 of Total Coverage)
<30	\$0.059
30-34	\$0.080
35-39	\$0.090
40-44	\$0.108
45-49	\$0.162
50-54	\$0.257
55-59	\$0.430
60-64	\$0.660
65-69	\$1.270
70-74	\$2.396
75+	\$3.148

To calculate the premium for your spouse:

1. Amount Elected: Write this amount on the Spouse Life requested amount line on your Enrollment and Change Form. 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: _____

Child Rates

If you elect Dependents Life insurance for your eligible child(ren), your monthly rate for this coverage is \$0.12 per \$1,000 regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.



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 www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399