



## 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 like:**



**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 percent of your Additional Life coverage.

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

#### For You:

Option 1: 1, 2, 3 or 4 times your annual earnings to a maximum of \$750,000  
Option 2: Your choice of \$15,000, \$30,000, \$60,000 or \$120,000

#### For Your Spouse:

Option 1: 0.5, 1 or 1.5 times your annual earnings to a maximum of \$250,000  
Option 2: Your choice of \$15,000, \$30,000 or \$60,000

#### For Your Child(ren):

Your choice of \$5,000, \$10,000 or \$25,000

### 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 \$200,000

#### For Your Spouse:

Up to \$60,000

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

## Open Enrollment

### During Open Enrollment From August 17, 2022 Through August 29, 2022

**For You.** If you are currently enrolled in Additional Life insurance for an amount less than \$200,000, you may elect to increase your coverage up to the guarantee issue amount of \$200,000 without having to answer health questions. If you are not currently enrolled in Additional Life insurance, you may elect \$200,000 of coverage without having to answer health questions.

**For Your Spouse.** If your spouse is currently enrolled in Dependents Life insurance for an amount less than \$60,000, you may elect to increase coverage up to the guarantee issue amount of \$60,000 without having to answer health questions. If your spouse is not currently enrolled in Dependents Life insurance, you may elect \$60,000 of coverage without having to answer health questions.

**For Your Child(ren).** If your child(ren) is/are currently enrolled in Dependents Life insurance for an amount less than \$25,000, you may elect to increase coverage up to the maximum coverage amount of \$25,000 without having to answer health questions. If your child(ren) is/are not currently enrolled in Dependents Life insurance, you may elect coverage up to the maximum coverage amount of \$25,000 without having to answer health questions.

If you and/or your spouse and/or your child(ren) were previously declined coverage by The Standard, you and/or your spouse and/or your child(ren) will need to submit a medical history statement in order to apply for any amount of coverage during the Annual Enrollment period. Visit [bit.ly/sic-stl-county-govt-amu](https://bit.ly/sic-stl-county-govt-amu) to complete and submit a medical history statement online.

You may also remain at your current coverage amounts.

## Additional Feature

### Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent 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 St. Louis County Government. 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.

How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Use this formula to estimate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 1000} = \text{Enter your rate from the rate table.} \times = \text{This amount is an estimate of how much you would pay each month.} \rightarrow \text{To get a sense of your semimonthly premium, take your monthly premium, multiply by 12 months, and divide by 24 pay periods. This is your semimonthly premium.}$$

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.

If you buy Dependents Life for your child(ren), your monthly rate is \$0.10 per \$1,000, no matter how many children you're covering.

Option 1:

Age (as of October 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<25	\$0.050	\$0.075
25-29	\$0.060	\$0.080
30-34	\$0.080	\$0.110
35-39	\$0.100	\$0.120
40-44	\$0.110	\$0.140
45-49	\$0.160	\$0.210
50-54	\$0.250	\$0.320
55-59	\$0.460	\$0.590
60-64	\$0.710	\$0.910
65-69	\$1.370	\$1.760
70+	\$2.220	\$2.850

Option 2:

Coverage Amount	Your Rate (Per member)
\$15,000	\$3.65
\$30,000	\$7.90
\$60,000	\$14.60
\$120,000	\$29.20

  

Coverage Amount	Your Spouse's Rate (Per member)
\$15,000	\$3.70
\$30,000	\$7.40
\$60,000	\$14.80

# 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
- Daily expenses
- Medical bills

To estimate your insurance needs, use our online calculator at [standard.com/life/needs](http://standard.com/life/needs).

## Important Details

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

### Eligibility Requirements

A minimum number of eligible employees 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:

- Insured for Basic Life insurance through The Standard
- A regular employee of St. Louis County Government actively working at least 30 hours per week
- **Class 1** Civilian employees
- **Class 2** Commissioned Police Officers

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 Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married.

You may also choose to cover your child. Child means your child from live birth through the last day of the calendar year in which your child reaches age 26. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or child(ren) must not be full-time member(s) 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
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit [bit.ly/sic-stl-county-govt-amu](https://bit.ly/sic-stl-county-govt-amu) to submit a medical history statement online.

Note: If your family status changes, you may have the ability to apply for coverage or increase your coverage for a limited time without having to submit a medical history statement. 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, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

\***Class 1** You are eligible on the first day of the month that follows or coincides with 30 days as a member.

\***Class 2** You are eligible on the date you become a member.

If you are not actively at work on the day before the scheduled effective date of your insurance, including any Dependents Life insurance coverages, your 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 Dependents Life insurance.

### Age Reductions

Under this plan, your coverage amount reduces to 50 percent at age 70. Your spouse's coverage amount reduces by your spouse's age as follows: to 50 percent at age 70. If you or your spouse are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

### Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 65 or age 70, depending on your classification, 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 from The Standard.

### 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 proof of good health.

## 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.

## 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

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 your insurance ends, contact your human resources representative or plan administrator.

## Group Insurance Certificate

If coverage becomes effective, and 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. 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](http://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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GP190-LIFE/S399, GP399-LIFE/TRUST,  
GP899-LIFE, GP190-LIFE/A997/S399,  
GP411-LIFE, GP190-LIFE/S214

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