



## GROUP ADDITIONAL LIFE AND AD&D INSURANCE

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

Group Additional Life and Accidental Death and Dismemberment (AD&D) 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.

**Additional Life and AD&D 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 pass away.

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

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 cover 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?

Your Additional Life amount cannot exceed a maximum of 7 times your annual earnings.

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 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:

\$10,000–\$500,000 in increments of \$10,000

#### For Your Spouse:

\$10,000–\$500,000 in increments of \$10,000

#### For Your Child(ren):

\$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 \$250,000

#### For Your Spouse:

Up to \$50,000

## AD&D Insurance

### What Does My AD&D Benefit Provide?

#### For You:

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

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

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

# Annual Enrollment

## During Your One-Time Open Enrollment Period from November 13, 2023 Through November 28, 2023:

**For You.** If you are currently enrolled in supplemental life insurance for an amount less than \$250,000, you may elect to increase your coverage up to, but not to exceed, the guarantee issue amount of \$250,000 of Additional Life insurance without having to answer health questions. If you are not currently enrolled in supplemental life insurance, you may elect up to \$250,000 of Additional Life insurance 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 of Dependents Life insurance without having to answer health questions. If your spouse is not currently enrolled in dependent life insurance, you may elect up to \$50,000 of Dependents Life insurance without having to answer health questions.

Visit the following link to complete and submit a Medical History Statement for amounts above the guarantee issue amount or any prior declines: [myeoi.standard.com/753368](https://myeoi.standard.com/753368).

## Additional Feature

### Accelerated Death Benefit

If you or your spouse 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.

## How Much Your Coverage Costs

Your Basic Life insurance is paid for by Bay District Schools. 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 monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{1000} = \text{_____} \times \text{Enter your rate of } \$0.29^* = \text{_____}$$

This amount is an estimate of how much you would pay each month.

\*Includes a monthly AD&D rate of \$0.012 per \$1,000 of AD&D benefit.

If you buy Life coverage for your spouse, your spouse's monthly rate is **\$0.274** per \$1,000.

If you buy Dependent Life for your child(ren), your monthly rate is **\$0.274** per \$1,000, no matter how many children you're covering.

## 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 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 Bay District Schools actively working at least 30 hours per week

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

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 age 25. 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 spouse.

### Medical Underwriting Approval for Life Coverage

Required for:

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

Medical underwriting is not required for child(ren).

During your employer's annual enrollment period, you may have the ability to apply for coverage or change your election for a limited time without having to submit a Medical History Statement. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

Visit [myeoi.standard.com/753368](http://myeoi.standard.com/753368) to submit a Medical History Statement online.

### Coverage Effective Date for Life Coverage

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
- 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 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 employee. 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 50 percent at age 75. Your spouse's coverage amount does not reduce due to age. If you are age 75 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 70
- Complete a waiting period of 180 days

If you qualify and are under age 70, your Life insurance coverage may continue without cost until the date you reach age 70, 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 spouse 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 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 percent 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 <sup>1</sup>	100%
One hand or one foot <sup>2</sup>	50%
Sight in one eye, speech or hearing in both ears	50%
One arm or one leg <sup>3</sup>	75%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand <sup>4</sup>	25%
Four fingers of the same hand <sup>4</sup>	20%
All toes of the same foot <sup>4</sup>	20%
Thumb or the fifth finger (pinky) <sup>4</sup>	15%
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%
Coma 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. Payments for coma will not exceed a maximum of 12 months. <sup>5</sup>	
Brain Damage <sup>5</sup>	100%
Third degree burns covering 75% to 100% of the body	100%
Third degree burns covering 50% to 75% of the body	75%
Third degree burns covering 25% to 49% of the body	50%
Third degree burns confined to the face	25%

<sup>1</sup> 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.

<sup>2</sup> Even if the severed part is surgically re-attached.

<sup>3</sup> This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

<sup>4</sup> No AD&D insurance benefit will be paid for loss of a hand, foot, one or more fingers, one or more toes, or the thumb and index finger of the same hand if an AD&D insurance benefit is payable for the loss of that entire arm or leg. If you lose an arm, leg, hand or foot and an AD&D insurance benefit is payable for quadriplegia, triplegia, paraplegia, hemiplegia, or uniplegia involving that same arm, leg, hand or foot, the benefit will be the higher of the AD&D benefit for that loss.

<sup>5</sup> Coma and brain damage are not covered losses for dependents.

## 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, 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 last day of the calendar month in which 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 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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