
Benefits at a Glance for City of Vancouver

Policy #343646-E

Group Additional Life and Accidental Death and Dismemberment Insurance

Additional Life Insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible employee's covered death. Additional Accidental Death and Dismemberment (AD&D) Insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by the employee through payroll deduction. Any enrollment materials needed to elect this coverage will be provided.

Eligibility

Eligible Employee

A regular employee of the employer working at least 10 hours each week. An eligible employee does not include a temporary or seasonal employee, or full-time member of the armed forces. The employee must be insured under a Basic Life plan provided by the employer.

Class Definition

Class 1 Non-Union
Class 2 Union

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the first day of the month coinciding with or next following becoming a member. Acceptable evidence of good health may be required if electing coverage after initially becoming an eligible employee.

Benefits

Employee Coverage Amount

Class 1 Additional Life coverage is available in increments of \$10,000 to a maximum of \$500,000. The minimum amount that can be elected is \$10,000.

Class 2 Additional Life coverage is available in increments of \$10,000 to a maximum of \$250,000. The minimum amount that can be elected is \$10,000.

Acceptable evidence of good health will be required to become insured for the amount of Additional Life in excess of \$100,000. All late applications and requests for coverage increases are also subject to medical underwriting approval.

AD&D Insurance

For accidental loss of life, the amount of this insurance benefit is equal to the employee Additional Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the Additional Life coverage amount.

Spouse Coverage Amount

Class 1 This coverage is available in increments of \$5,000 to a maximum of \$300,000.

Class 2 This coverage is available in increments of \$5,000 to a maximum of \$175,000. Spouse amount may not exceed 50% of the amount of employee life insurance.

Acceptable evidence of good health from the spouse will be required in order for them to become insured for the amount of Additional Life in excess of \$20,000. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Coverage Amount for Child(ren)

This coverage is available in increments of \$2,000 to a maximum of \$10,000.

Age Reductions

Under this policy, insurance coverage reduces by 35 percent at age 70 and 50 percent at age 75.

Additional Life Rates

Additional Life Employee and Spouse Rates

<u>Insureds Age on each January 1st</u>	<u>Rate (Per \$1000 of Total Coverage)</u>
Under 30	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.15
45-49	\$0.26
50-54	\$0.42
55-59	\$0.75
60-64	\$0.75
65-69	\$1.33
70-74	\$2.50
75 or over	\$4.25

Employee Cost

_____ ÷ \$1,000 = _____ x \$ _____ = \$ _____
Amount Elected (from chart) = Your monthly cost

Spouse Cost

_____ ÷ \$1,000 = _____ x \$ _____ = \$ _____
Amount Elected (from chart) = Your monthly cost

Additional AD&D Cost

Monthly Cost: \$0.04 per \$1000 of Total Coverage
_____ ÷ \$1,000 = _____ x \$0.04 = \$_____
Amount Elected = Your monthly cost

Children Rates

The cost is on a per member basis, not on the number of children covered. Each Dependent Child(ren) in your family will be covered for the amount elected.

Monthly Cost: \$0.20 per \$2000 of Total Coverage
_____ ÷ \$2,000 = _____ x \$0.20 = \$_____
Amount Elected = Your monthly cost

Other Life Features & Services

- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Accelerated Benefit

Other AD&D Features

- Family Benefits Package

This information is only a brief description of the group Additional Life/AD&D insurance policy sponsored by City of Vancouver. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.