



Additional Life Coverage Highlights County of Imperial

Additional Life Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through the County. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Additional Life Employee Brochure included in your packet or check with your Human Resources representative.

Employer Plan Effective Date

The County will provide Basic Life coverage from The Standard. If you qualify for Basic Life, you may also apply for Additional Life coverage to supplement your Basic Life amount. If you are currently enrolled, your coverage will continue with no action required on your part.

Eligibility

To be eligible for this plan:

- You must be insured for Basic Life.
 - You must be an active employee of County of Imperial, excluding temporary or seasonal employees, full time members of the armed forces, leased employees or independent contractors
 - You must be regularly working at least 20 hours each week
 - Your spouse or children must not be full-time members of the armed forces of any country.

Employee Coverage Amount

You may elect Additional Life coverage in units of \$10,000, to a maximum of \$500,000 (not to exceed 5 times your annual earnings).

If you wish to become insured for an amount of Additional Life in excess of \$300,000, the excess will be subject to medical underwriting approval. **There will be no Open Enrollment for these benefits.** All late applications (i.e., those received more than 31 days after your initial eligibility date) and requests for coverage increases are also subject to medical underwriting approval.

Dependent Life Insurance for your Spouse and Children is also included in this plan.

Spouse Coverage Amount

This coverage is available in units of \$10,000 to a maximum of \$250,000, but not to exceed 50% of your combined Basic and Additional Life coverage.

If you elect an amount for your *spouse* greater than \$10,000, the excess will be subject to medical underwriting approval. *There will be no Open Enrollment for these benefits.* All late applications and requests for coverage increases will also require medical underwriting approval.

Coverage Amount for Children

You may elect \$2,000 increments from \$2,000 to \$10,000 of Dependent Life Insurance for your eligible children. This amount may not exceed 50% of your combined Basic and Additional Life coverage. *There will be no Open Enrollment for these benefits.* All late applications will be subject to medical underwriting approval.

Employee Rates – Biweekly

<u>Employee Age on Prior January</u>	<u>Rate (Per \$10,000 of Total Coverage)</u>
<29	\$0.44
30-34	\$0.66
35-39	\$0.77
40-44	\$1.10
45-49	\$1.87
50-54	\$3.10
55-59	\$4.61
60-64	\$7.44
65 & Over	\$9.82

To calculate your premium:

$$\frac{\text{Amount Elected}}{\$10,000} = \text{_____} \times \$ \text{_____ (from chart)} = \$ \text{_____} = \text{Your biweekly cost}$$

Write this amount on the Life Requested Amount line on your Enrollment and Change Form	
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Spouse Rates - Biweekly

<u>Employee Age on prior January 1</u>	<u>Rate (Per \$10,000 of Total Coverage)</u>
<29	\$0.40
30-34	\$0.57
35-39	\$0.63
40-44	\$0.99
45-49	\$1.61
50-54	\$2.68
55-59	\$3.92
60-64	\$5.95
65 & Over	\$8.43

To calculate the premium for your spouse:

$$\frac{\text{Amount Elected}}{\$10,000} = \text{_____} \times \$ \text{_____ (from chart)} = \$ \text{_____} = \text{Your biweekly cost}$$

Write this amount on the Dependent Life Spouse Requested Amount line on your Enrollment and Change Form

Child(ren) Biweekly rate is \$.28 per \$2,000 of coverage, regardless of the number of children covered under the plan.

Employee Coverage Effective Date

Please contact your Human Resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An evidence of insurability requirement
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance including Dependent Life Insurance, your insurance will not become effective until the day after you complete one day of active work as an eligible employee.

Age Reductions

Under this plan, coverage reduces 50% at age 70. If you or your spouse is age 70 or over, ask your Human Resources representative for the amount of coverage available.

Suicide Exclusion

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

Waiver of Premium Provision

The Standard may continue your Life Insurance without premium payments if you:

- become *totally* disabled while insured under the group policy
- are under the age of 60
- complete the waiting period of 180 days
- give us satisfactory proof of loss

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your Human Resources representative for additional information.

When Spouse and Child Coverage Ends

Your brochure includes information about when your insurance ends. Any spouse and child coverage will automatically end on the earliest of the following:

- five months after the date you die
- the date your Life Insurance ends
- the date Dependents Life Insurance terminates under the group policy
- the date your *employer's* coverage under the group policy for Dependent Life Insurance terminates
- the date the last period ends for which a premium was paid for your Dependents Life Insurance
- when the dependent ceases to be an eligible dependent
- for your *spouse* the date of your divorce or legal separation
- for a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given.

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.