



## 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 die.

**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 with AD&D Insurance

## How Much Can I Apply For?

The City of Tacoma provides you with Plan 1 (Basic) Life and AD&D insurance, but you may want to increase your coverage to better fit your lifestyle and the people who share it. You can apply for the extra coverage you need.

### For You:

#### [Plan 2 \(Additional\) Life Insurance](#)

Elect coverage in increments of \$10,000, from \$10,000 up to a maximum of \$300,000.

### For Your Family:

#### [Plan 1 \(Basic\) Dependents Life Insurance](#)

Elect coverage in the amount of \$5,000 for your Spouse/Domestic Partner and \$2,000 for each of your eligible child(ren).

#### [Plan 2 \(Additional\) Dependents Life Insurance for your Spouse/Domestic Partner](#)

Coverage amount is half your annual earnings, rounded to the next lower increment of \$1,000, to a maximum of \$100,000, not to exceed 50 percent of your combined Basic and Additional Life coverage.

## 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 \$50,000.

### For Your Spouse/Domestic Partner:

Up to \$25,000.

However if your Spouse/Domestic Partner is insured for Plan 2 Dependents Life insurance for an amount greater than the Guarantee Issue Amount, you may decrease your Spouse/Domestic Partner's amount to the \$25,000 Guarantee Issue Amount.

## What Does My AD&D Benefit Provide?

### For You:

The Plan 2 (Additional) AD&D insurance coverage amount matches what you elect for Plan 2 (Additional) Life insurance.

### For Your Family:

#### [Plan 1 \(Basic\) Dependents Life Insurance](#)

None

#### [Plan 2 \(Additional\) Dependents Life Insurance for your Spouse/Domestic Partner](#)

Coverage amount matches what you elect for Plan 2 (Additional) Dependents Life insurance amount for your Spouse/Domestic Partner.

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.

# Open Enrollment

## During Open Enrollment From January 11, 2021 Through January 29, 2021

**For You.** If you are currently enrolled in Plan 2 (Additional) Life insurance for an amount less than \$50,000, you may elect to increase your coverage up to the Guarantee Issue Amount of \$50,000 without having to answer health questions. If you are not currently enrolled in Plan 2 (Additional) Life insurance, you may elect \$50,000 of coverage without having to answer health questions.

**For Your Family.** If your dependents are eligible but not currently enrolled in Plan 1 (Basic) Dependents Life insurance under the Prior Plan on the day before the Group Policy Effective Date, you may apply for Plan 1 (Basic) Dependents Life Insurance for your Spouse/Domestic Partner and eligible child(ren), without your Spouse/Domestic Partner having to answer health questions. Evidence of Insurability is never required for children.

**For Your Spouse/Domestic Partner.** If your Spouse/Domestic Partner is not currently enrolled in Plan 2 (Additional) Dependents Life insurance for your Spouse/Domestic Partner, you may apply for Plan 2 (Additional) Dependents Life Insurance for your Spouse/Domestic Partner, not to exceed the Guarantee Issue Amount, without having to answer health questions.

Coverage applied for during this Open Enrollment Period will be effective February 1, 2021.

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# Additional Feature

**Accelerated Benefit** If you become terminally ill, and if you qualify for Waiver of Premium, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

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# How Much Your Coverage Costs

Your Plan 1 (Basic) Life insurance is paid for by City of Tacoma. If you choose to purchase Plan 2 (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. **To estimate your monthly premium, refer to Table 1 below, find your rate and enter it on Line 3 of the Premium Calculator.**

## Premium Calculator

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{1000} = \text{Enter your rate from the rate table.} \times \text{This amount is an estimate of how much you would pay each month.}$$

**Table 1**

Your Age (as of Last January 1)	Your Rate* (Per \$1,000 of Total Coverage)
<30	\$0.070
30-34	\$0.096
35-39	\$0.106
40-44	\$0.115
45-49	\$0.163
50-54	\$0.239
55-59	\$0.430
60-64	\$0.680
65-69	\$1.230
70+	\$1.982

\*Includes a monthly Plan 2 AD&D rate of \$0.02 per \$1,000 of AD&D benefit.

**Table 2**

Spouse/Domestic Partner's Age (as of Last January 1)	Your Spouse/Domestic Partner's Rate** (Per \$1,000 of Total Coverage)
<30	\$0.070
30-34	\$0.096
35-39	\$0.106
40-44	\$0.115
45-49	\$0.163
50-54	\$0.239
55-59	\$0.430
60-64	\$0.680
65-69	\$1.230
70+	\$1.982

\*\*Includes a monthly Plan 2 AD&D rate of \$0.02 per \$1,000 of AD&D benefit for your spouse.

## For Your Dependents:

### Plan 1 (Basic) Dependents Life Insurance

If you buy Plan 1 (Basic) Dependent Life coverage for your eligible Spouse/Domestic Partner and eligible child(ren), your monthly rate is \$1.95 per member per month, no matter how many children you're covering.

### Plan 2 (Additional) Dependents Life Insurance for your Spouse/Domestic Partner

If you buy Plan 2 (Additional) coverage for your spouse/domestic partner, **your monthly rate is shown in Table 2.** Use the same formula to calculate the premium that you used for yourself, but use your spouse's age and your spouse's rate and **enter it on Line 3 of the Premium Calculator.**

## How Much Life Insurance Do You Need?

After a serious accident or 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, you'll need to consider your unique circumstances. 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.

### Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Plan 1 (Basic) Life insurance through The Standard
- An active employee of the Employer or an employee of the Law Enforcement Support Agency regularly working at least 20 hours per week; or
- An active permanent part-time employee of the Employer

Temporary and seasonal employees or full-time members of the armed forces are not eligible.

If you are enrolled in Plan 1 (Basic) Life with AD&D insurance for yourself, you may buy Plan 1 (Basic) Dependents Life insurance for your family and Plan 2 (Additional) Life with AD&D coverage for your Spouse/Domestic Partner. This is called Dependents Life and AD&D insurance.

You can choose to cover your Spouse, meaning a person to whom you are legally married or your Domestic Partner. Domestic partner means your grandfathered domestic partner who met the requirements of the City of Tacoma Affidavit of Domestic Partnership and was registered and on file with the City of Tacoma as of December 31, 2016; or, after January 1, 2017, is registered with the State of Washington under chapter 26.60.030 RCW.

Please note, your Spouse/Domestic Partner:

- Must not be a full-time member of the armed forces; or
- A person from whom you are divorced or from whom you have terminated a Domestic Partner relationship; and
- Cannot be insured as both an individual and a dependent

### Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying 30 days or more after becoming eligible) for Contributory insurance for you or your dependents
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit City of Tacoma's benefit site to obtain a Medical History Statement form and instructions on next steps.

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 for Life Coverage

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.

\*You are eligible on the later of (a) the Group Policy Effective Date, and (b) the first day of the calendar month coinciding with or next following 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. Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

### Plan 2 (Additional) Life with AD&D Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75. Your Spouse/Domestic Partner's coverage amount reduces by your Spouse/Domestic Partner's age as follows: to 65 percent at age 70 and to 50 percent at age 70.

If you or your Spouse/Domestic Partner are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

### Life Insurance Waiver of Premium

Your Life 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, provided you give us satisfactory proof that you remain totally disabled.

### 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 proof of good health.

### AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your or your Spouse/Domestic Partner's 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. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

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	50%
Two or more of the losses listed above	100%

1 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.

2 Even if the severed part is surgically re-attached.

### 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, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

### 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
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life with AD&D 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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GP899-LIFE, GP190-LIFE/A997/S399,  
GP411-LIFE, GP190-LIFE/S214

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