



PLAN 2 & PLAN 3 GROUP ADDITIONAL LIFE AND AD&D INSURANCE (For Active Members)

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 Insurance

How Much Can I Apply For?

Your Plan 3 (Voluntary) Life amount cannot exceed a maximum of 5 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 Voluntary Life coverage.

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

For You:

You may become insured under Plan 2 (Additional) and/or Plan 3 (Voluntary) Life insurance:

Plan 2 (Additional) \$4,000

Plan 3 (Voluntary) \$10,000–\$500,000 in increments of \$10,000 to a maximum of \$500,000

For Your Dependents:

If you are insured under Plan 3 (Voluntary) Life insurance, you may apply for Dependents Life insurance for your spouse and/or eligible child(ren).

For Your Spouse: \$5,000–\$100,000 in increments of \$5,000

For Your Child(ren): \$2,000–\$10,000 in increments of \$1,000

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 \$100,000, for any Plan 3 (Voluntary) Life Insurance Benefit

For Your Spouse:

Up to \$25,000

What Does My AD&D Benefit Provide?

Note: You can't buy more coverage for your spouse or child(ren) than you buy for yourself.

For You:

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

Plan 3 (Voluntary) The AD&D insurance coverage amount matches what you elect for Plan 3 (Voluntary) Life insurance.

For Your Spouse:

The AD&D insurance coverage amount matches what you elect for Dependents Life insurance for your spouse.

For Your Child(ren):

The AD&D insurance coverage amount matches what you elect for Dependents Life insurance for your child(ren).

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 and definitions.

Additional Feature

Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 80 percent of your combined Basic and Additional and Voluntary Life benefit to a maximum of \$500,000. If your spouse becomes a terminally ill, your spouse may be eligible to receive up to 80 percent of the Dependent Life insurance benefit.

How Much Your Coverage Costs

Plan 1 (Basic) Life insurance is paid for by County of Merced. **However, you have the option to purchase both Plan 2 (Additional) and/or Plan 3 (Voluntary) Life insurance.** If you choose to purchase more 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 the plan you select, your age and the benefit amount. **To estimate your monthly premium for Plan 2 or Plan 3 coverage, refer to the rate tables below, find your rate and enter it on Line 3 of the Premium Calculator.** Repeat for each plan you select.

Premium Calculator

Use this formula to estimate your **bi-weekly** premium payment:

$\div 1000 =$	\times	$=$	\rightarrow
Enter the amount of coverage you are requesting (see benefit amounts on page 2).	Enter your rate from the rate table.	This amount is an estimate of how much you would pay each month.	To get a sense of your bi-weekly premium, take your monthly premium, multiply by 12 months, and divide by 26 pay periods. This is your bi-weekly premium.

Plan 2

(Additional) Life with AD&D

Your rate* is \$0.466 monthly (per \$1,000 of Plan 2 Life Insurance)

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

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.

Plan 3

(Voluntary) Life with AD&D

Age (as of last January 1)	Your Monthly Rate* (Per \$1,000 of Total Coverage)	Your Spouse's Monthly Rate** (Per \$1,000 of Total Coverage)
<30	\$0.080	\$0.090
30-34	\$0.100	\$0.110
35-39	\$0.110	\$0.120
40-44	\$0.135	\$0.145
45-49	\$0.205	\$0.215
50-54	\$0.270	\$0.280
55-59	\$0.460	\$0.470
60-64	\$0.680	\$0.690
65-69	\$1.290	\$1.300
70+	\$2.080	\$2.090

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

**Includes a monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit for your spouse.

If you buy Dependent (Plan 3) coverage for your spouse, your monthly rate is shown in the table above. Use the same formula to calculate the premium that you used for yourself, but use your age and your spouse's rate in the Premium Calculator.

If you buy Dependent (Plan 3) coverage for your eligible child(ren), your monthly rate is \$0.06 per \$1,000, no matter how many children you're covering. Your monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit is included.

Important Details

Here's where you'll find the nitty-gritty 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
- An active employee or elected official of the Employer and regularly working at least 30 hours each week; or an active variable shift employee of the Employer and regularly working at least 16 hours each week
- **Class 1** All full-time management level A and B members which includes elected officials, executive management, and assistant executive management members
- **Class 3** All full-time management level C members which includes administrative and supervisory (middle management) members
- **Class 6** All full-time management level D, E, and Unit 11 members which includes administrative and supervisory (first line supervisory) members
- **Class 9** All full-time non-management members, other than a member of Merced County Attorney's Association (Unit 7) and Supervising Probation Officers (Unit 11)

Note: Member means an employee of the Policyholder

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

If you buy Plan 3 (Voluntary) Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your eligible child(ren) and/or spouse. 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 as recognized by law.

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 dependent.

Medical Underwriting Approval for Life Coverage

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 **standard.com/mhs** to submit a medical history statement online.

Note: If your family status changes, you and your spouse 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 Friday you receive or would normally receive your first paycheck from the Employer

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.

Life and AD&D Age Reductions

Your coverage amount, and your spouse's coverage amount, is not subject to reductions due to age.

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 until age 65, 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 for you and your dependents.

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.

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 or your spouse's or child(ren)'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 ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%
Uniplegia	25%
Brain Damage	100%
Coma 1% 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 11 months.	

- 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. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, paraplegia or uniplegia involving the same hand or foot.
- 3 This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

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
- 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 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**.

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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