Standard Insurance Company
County of Victoria
Group Policy #148600

Group Additional Life and AD&D Insurance

Help protect your loved ones from financial hardship.

Life insurance coverage is designed to help provide financial support and stability to your family should you pass away. Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident. You can also cover your eligible spouse and child(ren).

This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you are dismembered, become terminally ill or die

About This Coverage

If you take no action you'll be covered under Basic Life insurance provided you meet the eligibility requirements. Consider whether that would be enough to help your family meet daily expenses, maintain their standard of living, pay off debt and fund your children's education. If not, you may want to apply for additional coverage now.

Life Insurance		
How Much Can I Apply For? 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 / Child(ren):	Option 1 - **$5,000** / **$2,500** Option 2 - **$10,000** / **$5,000** Option 2 - **$20,000** / **$10,000** Option 4 - **$50,000** / **$10,000**
What is the Guarantee Issue Maximum? Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions. To apply for an amount over the guarantee issue, visit **https://myeoi.standard.com/148600** to complete and submit a medical history statement online.	For You:	Up to **$150,000**
	For Your Spouse:	Up to **$20,000**

AD&D Insurance The benefit is paid if you are seriously injured or pass away as a result of a covered accident.		
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.

Additional Feature

Life Insurance	
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of $500,000.

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
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at **www.standard.com/life/needs**.

$How Much Your Coverage Costs

Your Basic Life insurance is paid for by County of Victoria. 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 calculate your premium payment:

______________ ÷ 1000 = ______________ x ______________ = ______________ → ______________

Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).

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 semimonthly premium, divide your monthly premium amount by 2.

If you buy Dependents Life coverage for your spouse / child(ren), your monthly rate is $2.48 for Option 1, $4.97 for Option 2, $9.92 for Option 3 or $22.02 for Option 4, no matter how many children you're covering.

Age (as of January 1)	Your Rate (per $1,000 of Total Coverage)
<30	$0.11
30–34	$0.12
35–39	$0.16
40–44	$0.21
45–49	$0.30
50–54	$0.43
55–59	$0.67
60–64	$0.88
65–69	$1.47
70–74	$2.58
75+	$9.65

*Includes a monthly AD&D rate of $0.04 per $1,000 of AD&D benefit.

Employee Life with AD&D Semi-Monthly Premiums

Coverage Amount	Employee's Age as of January 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
$10,000	0.55	0.60	0.80	1.05	1.50	2.15	3.35	4.40	7.35
$20,000	1.10	1.20	1.60	2.10	3.00	4.30	6.70	8.80	14.70
$30,000	1.65	1.80	2.40	3.15	4.50	6.45	10.05	13.20	22.05
$40,000	2.20	2.40	3.20	4.20	6.00	8.60	13.40	17.60	29.40
$50,000	2.75	3.00	4.00	5.25	7.50	10.75	16.75	22.00	36.75
$60,000	3.30	3.60	4.80	6.30	9.00	12.90	20.10	26.40	44.10
$70,000	3.85	4.20	5.60	7.35	10.50	15.05	23.45	30.80	51.45
$80,000	4.40	4.80	6.40	8.40	12.00	17.20	26.80	35.20	58.80
$90,000	4.95	5.40	7.20	9.45	13.50	19.35	30.15	39.60	66.15
$100,000	5.50	6.00	8.00	10.50	15.00	21.50	33.50	44.00	73.50
$110,000	6.05	6.60	8.80	11.55	16.50	23.65	36.85	48.40	80.85
$120,000	6.60	7.20	9.60	12.60	18.00	25.80	40.20	52.80	88.20
$130,000	7.15	7.80	10.40	13.65	19.50	27.95	43.55	57.20	95.55
$140,000	7.70	8.40	11.20	14.70	21.00	30.10	46.90	61.60	102.90
$150,000	8.25	9.00	12.00	15.75	22.50	32.25	50.25	66.00	110.25
$160,000	8.80	9.60	12.80	16.80	24.00	34.40	53.60	70.40	117.60
$170,000	9.35	10.20	13.60	17.85	25.50	36.55	56.95	74.80	124.95
$180,000	9.90	10.80	14.40	18.90	27.00	38.70	60.30	79.20	132.30
$190,000	10.45	11.40	15.20	19.95	28.50	40.85	63.65	83.60	139.65
$200,000	11.00	12.00	16.00	21.00	30.00	43.00	67.00	88.00	147.00
$210,000	11.55	12.60	16.80	22.05	31.50	45.15	70.35	92.40	154.35
$220,000	12.10	13.20	17.60	23.10	33.00	47.30	73.70	96.80	161.70
$230,000	12.65	13.80	18.40	24.15	34.50	49.45	77.05	101.20	169.05
$240,000	13.20	14.40	19.20	25.20	36.00	51.60	80.40	105.60	176.40
$250,000	13.75	15.00	20.00	26.25	37.50	53.75	83.75	110.00	183.75
$260,000	14.30	15.60	20.80	27.30	39.00	55.90	87.10	114.40	191.10
$270,000	14.85	16.20	21.60	28.35	40.50	58.05	90.45	118.80	198.45
$280,000	15.40	16.80	22.40	29.40	42.00	60.20	93.80	123.20	205.80
$290,000	15.95	17.40	23.20	30.45	43.50	62.35	97.15	127.60	213.15
$300,000	16.50	18.00	24.00	31.50	45.00	64.50	100.50	132.00	220.50
$310,000	17.05	18.60	24.80	32.55	46.50	66.65	103.85	136.40	227.85
$320,000	17.60	19.20	25.60	33.60	48.00	68.80	107.20	140.80	235.20
$330,000	18.15	19.80	26.40	34.65	49.50	70.95	110.55	145.20	242.55
$340,000	18.70	20.40	27.20	35.70	51.00	73.10	113.90	149.60	249.90
$350,000	19.25	21.00	28.00	36.75	52.50	75.25	117.25	154.00	257.25
$360,000	19.80	21.60	28.80	37.80	54.00	77.40	120.60	158.40	264.60
$370,000	20.35	22.20	29.60	38.85	55.50	79.55	123.95	162.80	271.95
$380,000	20.90	22.80	30.40	39.90	57.00	81.70	127.30	167.20	279.30
$390,000	21.45	23.40	31.20	40.95	58.50	83.85	130.65	171.60	286.65
$400,000	22.00	24.00	32.00	42.00	60.00	86.00	134.00	176.00	294.00
$410,000	22.55	24.60	32.80	43.05	61.50	88.15	137.35	180.40	301.35
$420,000	23.10	25.20	33.60	44.10	63.00	90.30	140.70	184.80	308.70
$430,000	23.65	25.80	34.40	45.15	64.50	92.45	144.05	189.20	316.05
$440,000	24.20	26.40	35.20	46.20	66.00	94.60	147.40	193.60	323.40
$450,000	24.75	27.00	36.00	47.25	67.50	96.75	150.75	198.00	330.75
$460,000	25.30	27.60	36.80	48.30	69.00	98.90	154.10	202.40	338.10
$470,000	25.85	28.20	37.60	49.35	70.50	101.05	157.45	206.80	345.45
$480,000	26.40	28.80	38.40	50.40	72.00	103.20	160.80	211.20	352.80
$490,000	26.95	29.40	39.20	51.45	73.50	105.35	164.15	215.60	360.15
$500,000	27.50	30.00	40.00	52.50	75.00	107.50	167.50	220.00	367.50

Cont. Employee Life with AD&D Semi-Monthly Premiums

Coverage	Employee's Age as of January 1				
Amount	70-74*	75-79*	80-84*	85-89*	90+*
$10,000	5.81	14.48	9.65	7.24	4.83
$20,000	11.61	28.95	19.30	14.48	9.65
$30,000	17.42	43.43	28.95	21.71	14.48
$40,000	23.22	57.90	38.60	28.95	19.30
$50,000	29.03	72.38	48.25	36.19	24.13
$60,000	34.83	86.85	57.90	43.43	28.95
$70,000	40.64	101.33	67.55	50.66	33.78
$80,000	46.44	115.80	77.20	57.90	38.60
$90,000	52.25	130.28	86.85	65.14	43.43
$100,000	58.05	144.75	96.50	72.38	48.25
$110,000	63.86	159.23	106.15	79.61	53.08
$120,000	69.66	173.70	115.80	86.85	57.90
$130,000	75.47	188.18	125.45	94.09	62.73
$140,000	81.27	202.65	135.10	101.33	67.55
$150,000	87.08	217.13	144.75	108.56	72.38
$160,000	92.88	231.60	154.40	115.80	77.20
$170,000	98.69	246.08	164.05	123.04	82.03
$180,000	104.49	260.55	173.70	130.28	86.85
$190,000	110.30	275.03	183.35	137.51	91.68
$200,000	116.10	289.50	193.00	144.75	96.50
$210,000	121.91	303.98	202.65	151.99	101.33
$220,000	127.71	318.45	212.30	159.23	106.15
$230,000	133.52	332.93	221.95	166.46	110.98
$240,000	139.32	347.40	231.60	173.70	115.80
$250,000	145.13	361.88	241.25	180.94	120.63
$260,000	150.93	376.35	250.90	188.18	125.45
$270,000	156.74	390.83	260.55	195.41	130.28
$280,000	162.54	405.30	270.20	202.65	135.10
$290,000	168.35	419.78	279.85	209.89	139.93
$300,000	174.15	434.25	289.50	217.13	144.75
$310,000	179.96	448.73	299.15	224.36	149.58
$320,000	185.76	463.20	308.80	231.60	154.40
$330,000	191.57	477.68	318.45	238.84	159.23
$340,000	197.37	492.15	328.10	246.08	164.05
$350,000	203.18	506.63	337.75	253.31	168.88
$360,000	208.98	521.10	347.40	260.55	173.70
$370,000	214.79	535.58	357.05	267.79	178.53
$380,000	220.59	550.05	366.70	275.03	183.35
$390,000	226.40	564.53	376.35	282.26	188.18
$400,000	232.20	579.00	386.00	289.50	193.00
$410,000	238.01	593.48	395.65	296.74	197.83
$420,000	243.81	607.95	405.30	303.98	202.65
$430,000	249.62	622.43	414.95	311.21	207.48
$440,000	255.42	636.90	424.60	318.45	212.30
$450,000	261.23	651.38	434.25	325.69	217.13
$460,000	267.03	665.85	443.90	332.93	221.95
$470,000	272.84	680.33	453.55	340.16	226.78
$480,000	278.64	694.80	463.20	347.40	231.60
$490,000	284.45	709.28	472.85	354.64	236.43
$500,000	290.25	723.75	482.50	361.88	241.25

∗ Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Important Details

Here's where you'll find the details about the plan.

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active employee of County of Victoria
- Regularly working at least 25 hours per week

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

If you buy Additional Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible children and/or spouse. This is called Dependents Life 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 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution). Please note:

- Your child cannot be insured by more than one employee.
- Your spouse and/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 maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Eligible but not insured under the prior life insurance plan

Visit **https://myeoi.standard.com/148600** to complete and 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,
- 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.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependents 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.

Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including any Dependents Life insurance.

*Defined as first of the month that follows 60 consecutive days as a member

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 45 percent at age 70, to 30 percent at age 75, to 20 percent at age 80, to 15 percent at age 85 and to 10 percent at age 90. If you 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 until age 65, provided you give us satisfactory proof that you remain totally disabled. Please contact your benefits administer for more details.

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 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 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.

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

Covered loss:	**Percentage of AD&D benefit payable:**
Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

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 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 may 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 present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

About Standard Insurance Company

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 **www.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.

GP190-LIFE/S399, GP399-LIFE/TRUST, GP899-LIFE, GP190-LIFE/A997/S399, GP411-LIFE

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