



TheStandardSM
Positively different.

Benefits at a Glance for City of Springfield

Policy #612599 C & D, Effective Date November 1, 2008

Group Additional Life and Voluntary 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.

Benefits

Employee Additional Life Coverage Amount

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.

Acceptable evidence of good health is required to become insured for the amount of Additional Life in excess of \$100,000.

Spouse/Domestic Partner Additional Life Coverage Amount

This coverage is available in increments of \$5,000 to a maximum of \$100,000, but not to exceed 100 percent of the employee's Additional Life coverage.

Acceptable evidence of good health from the spouse/domestic partner is required in order for them to become insured for the amount of Additional Life in excess of \$10,000.

Child(ren) Additional Life Coverage Amount

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

Voluntary AD&D Insurance

Voluntary AD&D coverage is available in increments of \$10,000 to a maximum of \$300,000. Amounts in excess of \$250,000 cannot exceed 10 times the employee's annual earnings. The minimum amount that can be elected is \$10,000.

Voluntary AD&D coverage is available for the spouse/domestic partner and dependent children of an insured employee. The coverage amount for each dependent is as follows:

- Spouse/domestic partner only; 60 percent of employee's Voluntary AD&D coverage amount.
- Children only; 25 percent of employee's Voluntary AD&D coverage amount not to exceed \$25,000 for each child.
- Spouse/domestic partner and children; 50 percent of employee's Voluntary AD&D coverage amount for the spouse/domestic partner and 10 percent of employee's Voluntary AD&D coverage amount for each child

Age Reductions

Under these policies, insurance coverage reduces to 65% at age 70, to 45% at age 75, to 30% at age 80 and over.

Other Life Features & Services

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

Other AD&D Features

- Seat Belt Benefit
- Family Benefits Package (policy C only)

Employee and Spouse Rates

If you elect Additional Life insurance for you, or your spouse, monthly premium rates for this plan are indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Age of Insured As of January 1st	Rate Per \$1000 of Total Coverage
<30	\$0.070
30-34	\$0.070
35-39	\$0.100
40-44	\$0.150
45-49	\$0.240
50-54	\$0.390
55-59	\$0.700
60-64	\$0.710
65-69	\$1.210
70-74	\$2.150
75+	\$8.170

To calculate your premium:

1. Amount Elected: Write this amount on the Additional/Optional Life Requested Amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Rate (from chart). Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

If you elect Additional AD&D Insurance for you, or your family, the monthly premium rate is:

Employee Only = \$0.050 per \$1,000 of Benefit Family Coverage = \$0.070 per \$1,000 of Benefit

Child Rates

The monthly rate per member is \$0.20 for \$2,000, \$0.40 for \$4,000, \$0.60 for \$6,000, \$0.80 for \$8,000, and \$1.00 for \$10,000 of Dependent Life coverage for your eligible child(ren) regardless of the number of children covered.

This information is only a brief description of the group Additional Life and Voluntary AD&D insurance policy sponsored by the City of Springfield. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, 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 costs and more complete details of coverage, contact your human resources representative.