

# Life Insurance & Voluntary AD&D Insurance



# The Standard Life Insurance Plan



## Basic and Additional (Supplemental) Life Insurance – Group Policy Effective Date January 1, 2012

It's not easy to think about, but what if you suddenly died? Could your family live without your income? Would your family be able to cover the medical expenses associated with a terminal illness or with burial and funeral expenses?

If you are a full-time employee, the City of Dallas provides you with a basic amount of Group Life insurance to help safeguard your loved ones in the event of your death. If you are a part-time employee, the cost of this insurance is shared by you and the City of Dallas. Since every employee's needs are different, your employer also offers you the opportunity to apply for Additional Life insurance from The Standard.

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through the City of Dallas. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please contact The Standard at (877) 474-4250.

### Eligibility

To be eligible for Basic and Additional Life:

- You must be an active employee of the City of Dallas excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors.
- If you are a full-time employee, you must be regularly working at least 40 hours each week.
- If you are a part-time employee, you must be regularly working at least 20 hours each week, but less than 40 hours
- For Additional Life, you must be insured for Basic Life.
- For Dependents Life insurance – Your spouse/domestic partner or children must not be full-time members of the armed forces.

### Employee Coverage Amount

The City of Dallas provides a Basic Life coverage amount of \$50,000 to full-time employees. If you are a part-time employee, you may elect to purchase this coverage. You must be insured for Basic Life to elect Additional Life. You may elect one of the following options for Additional Life coverage:

- **Option 1:** 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already of multiple of \$1,000. The maximum amount is \$500,000.
- **Option 2:** 2 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already of multiple of \$1,000. The maximum amount is \$500,000.
- **Option 3:** 3 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already of multiple of \$1,000. The maximum amount is \$500,000.

### Annual Enrollment

During your employer's annual open enrollment period, if you are currently enrolled in Additional Life insurance for an amount less than 3 times your annual earnings, you may elect to increase your coverage by 1 times your annual earnings without having to submit Evidence of Insurability (EOI).

If you would like to increase coverage by more than 1 times your annual earnings, not to exceed 3 times your annual earnings, the amount is subject to medical underwriting approval. To submit an Evidence of Insurability (EOI) online, visit: [www.standard.com/mybenefits/mhs\\_ho.html](http://www.standard.com/mybenefits/mhs_ho.html). If you have questions, please contact The Standard at (877) 474-4250.

Dependents Life insurance for your eligible spouse and children is also available to elect. Beneficiary designation forms are located on the City of Dallas Intranet/Internet sites under the Life Insurance link.

### Dependents Life Coverage Amount

You may elect Option 1 or Option 2 Dependents Life insurance for your eligible spouse and children. The amount of coverage for your spouse or children may not exceed 100 percent of your combined Basic and Additional Life coverage. Late applications for Dependents Life insurance for your spouse will be subject to medical underwriting approval.

- Option 1: \$15,000 for spouse; \$5,000 for children, regardless of the number of eligible dependents covered.
- Option 2: \$25,000 for spouse; \$10,000 for children, regardless of the number of eligible dependents covered.

# Standard Life Insurance Plan



## Employee Rates – Effective January 1, 2015

If you are part-time employee and you elect Basic Life insurance, your bi-weekly premium rate for this plan is \$0.50, per employee per pay period. Premiums for this coverage will be deducted directly from your paycheck. If you are a full-time employee, the cost of this insurance is paid for by the City of Dallas.

If you elect Additional Life insurance, your bi-weekly premium rate for this plan is indicated in the table below.

Premiums for this coverage will be deducted directly from your paycheck.

Supplemental Life Insurance Bi-Weekly Rates	
Employee's Age (on last January 1)	Rate (Per \$1,000 of Total Coverage)
< 25	\$0.0230
25-29	\$0.0275
30-34	\$0.0370
35-39	\$0.0415
40-44	\$0.0505
45-49	\$0.0875
50-54	\$0.1470
55-59	\$0.2160
60-64	\$0.3130
65-69	\$0.5840
70 +	\$1.0350

Bi-weekly rates are for enrollment illustration only.

## Dependents Rates

If you elect Dependents Life insurance for your eligible spouse/domestic partner and/or child(ren), your bi-weekly premium rate for this coverage is one of the following:

- Option 1: \$1.43 per member per pay period, regardless of the number of eligible dependents covered.
- Option 2: \$2.63 per member per pay period, regardless of the number of eligible dependents covered.

Premiums for this coverage will be deducted directly from your paycheck.

## Employee Coverage Effective Date

Please contact The Standard at (877) 474-4250 for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements listed on page 31 and agree to pay premiums
- An Evidence of Insurability (EOI) requirement, if the date you apply is more than 30 days after you become eligible, satisfactory evidence of insurability is required. In some cases, we may request additional medical information or a physical exam. Evidence of Insurability (EOI) is also required for requests for coverage increases, reinstatement of terminated coverage and for members eligible but not insured under prior life insurance plans. To submit a medical history statement online, visit: [www.standard.com/mybenefits/mhs\\_ho.html](http://www.standard.com/mybenefits/mhs_ho.html).
- 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 Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

### To calculate your premium:

1. Amount Elected: Write this amount on the Additional/Optional Life Requested Amount line on your Enrollment and Change Form.
2. Line 1 divided by \$1,000 = Line 2
3. Select your rate from the rate table and enter on Line 3.
4. Line 2 multiplied by Line 3 = Your bi-weekly cost.

Line 1: \_\_\_\_\_

Line 2: \_\_\_\_\_

Line 3: \_\_\_\_\_

Line 4: \_\_\_\_\_

# The Standard Life Insurance Plan



## Accelerated Benefits

Under the Accelerated Benefit provision, if you are a full-time employee regularly working at least 40 hours each week, may be eligible to receive up to 75 percent, or a maximum of \$500,000, of your Additional Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months and meet other eligibility requirements.

This benefit allows you to use the proceeds as you desire — whether to cover medical expenses or to maintain your quality of life. The amount of Additional Life insurance payable upon your death is reduced by the Accelerated Benefit paid and an interest charge. However, to help protect your beneficiaries, The Standard will pay at least 10 percent of the original Additional Life coverage amount at that time even if interest charges on the accelerated amount would have exhausted the remaining benefits over time.

## Age Reductions

Under this plan, your insurance will not be reduced because of your age.

## Suicide Exclusion

Contributory (employee paid) Life coverage 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.

## Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please contact The Standard at (877) 474-4250 for additional information.

## When Coverage Ends

Additional Life coverage ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The date your employment terminates. Please contact The Standard at (877) 474-4250 for more information.
- The date the group policy terminates
- The date you cease to be a member (insurance may continue for limited periods under certain circumstances)

## When Spouse/Domestic Partner and Child Coverage Ends

Any spouse/domestic partner 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 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. For your domestic partner the termination of your domestic partner relationship

## Group Insurance Certificate

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.

# Voluntary Accidental Death and Dismemberment (AD&D) Insurance



Would your family be financially prepared if you accidentally died or lost a limb? By sponsoring group Voluntary AD&D insurance from Standard Insurance Company, your employer offers you an excellent opportunity to help protect your family when they need it most. With Voluntary AD&D coverage, you or your beneficiaries, as applicable, may receive an AD&D insurance benefit in the event of death or dismemberment as a result of a covered accident.

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your employer. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please contact The Standard at (877) 474-4250.

## Eligibility

To be eligible for this plan you must be an active employee of the City of Dallas and regularly working at least 20 hours each week. An eligible employee does not include a full-time member of the armed forces, a temporary, leased, or seasonal employee, or independent contractor.

## Employee Coverage Amount

You may elect Voluntary AD&D coverage in increments of \$25,000 to a maximum of \$250,000. However, amounts above \$150,000 cannot exceed 10 times your annual earnings. The minimum amount you may elect is \$25,000.

If you elect coverage for yourself, you may also elect coverage for your dependents.

## Coverage Amount for Dependents

You may elect Voluntary AD&D coverage for your spouse/domestic partner and dependent children. 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; 20 percent of employee's Voluntary AD&D coverage amount, The amount of AD&D insurance for your child may not exceed \$50,000.
- Spouse/domestic partner and children; 50 percent of employee's Voluntary AD&D coverage amount for the spouse/domestic partner and 15 percent of employee's Voluntary AD&D coverage amount for each child. The amount of AD&D insurance for your child may not exceed \$50,000.

Voluntary AD&D Insurance Bi-Weekly Rates	
Coverage	Cost per \$1,000 of Coverage
Employee Only	\$0.015
Employee and Dependents	\$0.0225 Regardless of the number of Dependents covered

Bi-weekly rates are for enrollment illustration only.

To calculate **Employee Only** Voluntary AD&D premium:

$$\frac{\text{Your Amount Elected}}{\div \$1,000} = \text{_____} \times \$0.015 = \text{_____}$$

Your bi-weekly cost

To calculate **Employee and Dependents** Voluntary AD&D premium:

$$\frac{\text{Your Amount Elected}}{\div \$1,000} = \text{_____} \times \$0.0225 = \text{_____}$$

Your bi-weekly cost

Premiums for your elected coverage will be deducted directly from your paycheck.

For additional information pertaining to bi-weekly premium calculation based on your age and amount elected, see page 37.

# Voluntary Accidental Death and Dismemberment (AD&D) Insurance



## Employee Coverage Effective Date – January 1, 2012

Please contact The Standard at (877) 474-4250 for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An active work requirement. This means that if you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete 1 day of active work as an eligible employee.

## Age Reductions

Under this policy, insurance coverage reduces to 65 percent at age 70, 45 percent at age 75, 30 percent at age 80, and 15 percent at age 85. If you are age 70 or over, ask The Standard at (877) 474-4250 for the amount of coverage available.

## Benefit Amount

The amount of this AD&D Insurance Benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

Type of Loss	Percentage Payable
Life <sup>1</sup>	100 percent
One hand or foot <sup>2</sup>	50 percent
Sight in one eye	50 percent
Audible speech	50 percent
Hearing in both ears	50 percent
Two or more of the losses listed above	100 percent
Thumb and index finger of the same hand <sup>3</sup>	25 percent
Quadriplegia <sup>4</sup>	100 percent
Hemiplegia <sup>4</sup>	50 percent
Paraplegia <sup>4</sup>	75 percent
Uniplegia <sup>4</sup>	25 percent
Coma	1 percent 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.

These benefits are also available to your dependents. At no time will more than 100 percent of the available AD&D insurance benefit be paid for all losses resulting from one accident.

<sup>1</sup> This benefit includes loss of life due to exposure or disappearance. Disappearance must be caused directly by an accident that could have reasonably resulted in death and must occur independently of all other causes continuing for a period of 365 days after the date of the accident despite reasonable search efforts.

<sup>2</sup> This benefit is payable whether or not the hand or foot is surgically reattached.

<sup>3</sup> This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

<sup>4</sup> This benefit is not payable for loss of function of a hand or foot if an AD&D Insurance Benefit is payable for Quadriplegia, Hemiplegia, Paraplegia or Uniplegia involving that same hand or foot.

# Voluntary Accidental Death and Dismemberment (AD&D) Insurance



## AD&D Features

The following features are included in your Voluntary AD&D coverage. Please contact The Standard at (877) 474-4250 for a more complete description of these benefits.

- Air Bag Benefit—provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.
- Family Benefits Package—eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
- Paralysis Benefit—provides a portion of your AD&D benefit if you suffer an accident that results in quadriplegia, hemiplegia, or paraplegia.
- Public Transportation Benefit—provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.
- Seat Belt Benefit—provides an additional benefit in the event of a covered automobile accident.
- Adaptive Home and Vehicle Benefit—provides an additional benefit if you suffer a loss, other than loss of life and is a onetime benefit in which accommodations may be made to your principal residence or automobile

## Limitations

The loss must occur solely by an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by us.

## Exclusions

Subject to state variations, AD&D Insurance Benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or 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

# Voluntary Accidental Death and Dismemberment (AD&D) Insurance



## When Coverage Ends

Voluntary AD&D insurance ends automatically on the earliest of the following:

The date you cease to be a member; however, insurance may continue for limited periods under certain circumstances, please contact The Standard at (877) 474-4250 for more information about when insurance may be continued.

The date employment terminates. Please contact The Standard at (877) 474-4250 for more information.

- The date the group policy terminates
- The date the last period ends for which premium was paid for your Voluntary AD&D insurance
- For any dependent, the date your AD&D insurance ends
- For your spouse, the date of your divorce. For your domestic partner, the termination of your domestic partner relationship
- For any dependent, the date the dependent ceases to be a dependent
- For a disabled child, 90 days after The Standard requests proof of disability and this is not received

## About These Highlights

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The controlling provisions are in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this document modifies the group policy or the insurance coverage in any way.

## Employee Only Premium Per Pay Period

Below you will find the actual cost per Pay Period, based on your age and the benefit amount you elect.

Employee Only										
Age*	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
< 70	\$0.38	\$0.75	\$1.13	\$1.50	\$1.88	\$2.25	\$2.63	\$3.00	\$3.38	\$3.75
70-74	\$0.25	\$0.49	\$0.73	\$0.98	\$1.22	\$1.47	\$1.71	\$1.95	\$2.20	\$2.44
75-79	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.18	\$1.35	\$1.52	\$1.69
80-84	\$0.12	\$0.23	\$0.34	\$0.45	\$0.57	\$0.68	\$0.79	\$0.90	\$1.02	\$1.13
85 +	\$0.06	\$0.12	\$0.17	\$0.23	\$0.28	\$0.34	\$0.40	\$0.45	\$0.51	\$0.57

\* Coverage amounts for ages 70 and over reduced due to age reduction (see Age Reductions section).  
Bi-weekly rates are for enrollment illustration only.

## Employee and Dependents Premium Per Pay Period

Below you will find the actual cost per Pay Period, based on your age and the benefit amount you elect.

Employee/Family										
Age*	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000	\$225,000	\$250,000
< 70	\$0.57	\$1.13	\$1.69	\$2.25	\$2.82	\$3.38	\$3.94	\$4.50	\$5.07	\$5.63
70-74	\$0.37	\$0.73	\$1.10	\$1.47	\$1.83	\$2.20	\$2.56	\$2.93	\$3.29	\$3.66
75-79	\$0.26	\$0.51	\$0.76	\$1.02	\$1.27	\$1.52	\$1.77	\$2.03	\$2.28	\$2.53
80-84	\$0.17	\$0.34	\$0.51	\$0.68	\$0.85	\$1.02	\$1.18	\$1.35	\$1.52	\$1.69
85 +	\$0.09	\$0.17	\$0.26	\$0.34	\$0.42	\$0.51	\$0.59	\$0.68	\$0.76	\$0.85

\* Coverage amounts for ages 70 and over reduced due to age reduction (see Age Reductions section).  
Bi-weekly rates are for enrollment illustration only.