

# Welcome to your employee benefits.

Enroll in coverage now to help protect  
yourself and your loved ones in the future.



## CITY OF MARCO ISLAND

Life, Accidental Death & Dismemberment, Dental,  
Vision, Short Term Disability, & Long Term Disability  
Benefits For All Other Members

Standard Insurance Company







# Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.



## Protection for Your Health

**Dental insurance** from The Standard provides coverage for dental care for you and your family, and gives you the ability to choose your own dentist. Visit [www.standard.com/dental](http://www.standard.com/dental) to search for an in-network dentist in your area.

**Eye Care insurance** provides coverage for eye care services for you and your family. It includes coverage for eye exams, and helps pay for contact lenses and glasses. Visit [www.standard.com/vision](http://www.standard.com/vision) to search for an in-network eye care specialist.

## Benefits You Can Apply for Now:

- Dental insurance
- Eye Care insurance
- Basic Life and AD&D insurance
- Additional Life insurance
- Dependents Life insurance
- Short Term Disability insurance
- Long Term Disability insurance



## Protection for Your Loved Ones

**Life insurance** helps provide support and stability to your family if something were to happen to you or your spouse or children. It can help your family financially through a difficult time and provide support into the future.

**Accidental Death and Dismemberment (AD&D) insurance** helps protect against a sudden financial loss brought on by an accidental death. It can also help pay for the high cost of living associated with surviving an accident that results in a severe physical loss.



## Protection for Your Paycheck

Your most valuable asset is your ability to earn an income. Disability insurance provides partial income replacement if you can't work because of a qualifying disability caused by an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work, like your mortgage or rent — expenses medical insurance won't cover.

**Short Term Disability insurance** pays a weekly benefit to help you keep your finances on track when you're out of work because of a disability.

**Long Term Disability insurance** pays a monthly benefit if you experience a disability that lasts for several months or even years.

## Ready to Apply? You'll Find the Form(s) Right Here

Once you've reviewed your options, the next step is to apply using the form(s) included at the end of this guide. Don't forget to turn in your forms before your enrollment period ends.

SI 16919-D-FL-125970 (10/20)

When you buy insurance through work, you have access to competitive group rates and the convenience of premiums deducted right from your paycheck.





## Group Dental Insurance

Help protect your oral health with regular dental exams and procedures.

This summary of benefits and coverage shows how you and The Standard would share the cost for covered dental care services. NOTE: This is only a summary; for detailed information on coverage, please consult your certificate of coverage.

### Plan 1: Dental Plan Summary

Effective Date: 11/1/2020

Plan Benefit	
Type 1 (Preventive)	100%
Type 2 (Basic)	80%
Type 3 (Major)	50%
Waiting Period	None
Deductible	\$50/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
Maximum (per person) Allowance	\$1,500 per calendar year 90% usual and customary
Max Builder <sup>SM</sup>	Included
Annual Eye Exam	None
Annual Open Enrollment	Included

### Orthodontia Summary - Child Only Coverage

Allowance	Usual and customary
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,000
Waiting Period	None

### Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> <li>Routine Exam (2 per benefit period)</li> <li>Bitewing X-rays (1 per benefit period)</li> <li>Full Mouth/Panoramic X-rays (1 in 5 years)</li> <li>Periapical X-rays</li> <li>Cleaning (2 per benefit period)</li> <li>Fluoride for Children 18 and under (2 per benefit period)</li> <li>Sealants (age 15 and under)</li> <li>Space Maintainers</li> </ul>	<ul style="list-style-type: none"> <li>Restorative Amalgams</li> <li>Restorative Composites</li> <li>Endodontics (nonsurgical)</li> <li>Endodontics (surgical)</li> <li>Periodontics (nonsurgical)</li> <li>Periodontics (surgical)</li> <li>Simple Extractions</li> <li>Complex Extractions</li> <li>Anesthesia</li> </ul>	<ul style="list-style-type: none"> <li>Onlays</li> <li>Crowns (1 in 5 years per tooth)</li> <li>Crown Repair</li> <li>Denture Repair</li> <li>Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)</li> </ul>



## Max Builder<sup>SM</sup>

This dental plan includes a valuable feature that allows plan participants to carry over part of their unused annual maximum. A participant must submit at least one claim during the benefit year while staying at or under the plan-specific threshold amount. Earns an extra reward, called the PPO Bonus, by seeing a Network Provider. Employees and their covered dependents may accumulate rewards up to the stated maximum carry-over amount, then use those rewards for any covered dental procedures subject to applicable coinsurance and plan provisions. If a plan participant doesn't submit a dental claim during a benefit year, all accumulated rewards will be lost; but he or she can begin earning rewards again the very next year.

Benefit Threshold	\$500	Dental benefits received for the year cannot exceed this amount
Annual Carryover Amount	\$250	Max Builder amount is added to the following year's maximum
Annual PPO Bonus	\$100	Additional bonus is earned if the participant sees a network provider
Maximum Carryover	\$1,000	Maximum possible accumulation for Max Builder and PPO Bonus combined

## Dental Network Information

Employees and dependents have access to an extensive nationwide network of member dentists. The cost-saving benefits of visiting a network member provider are automatically available to all employees and dependents who are covered by any of The Standard's dental plans and who live in areas where the nationwide network is available. To find member dentists in your area, visit <http://www.standard.com/services> and click on "Find a Dentist."

## Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

## Submitting a claim

Your policy requires all claims be received by The Standard within 90 days of the date of service. You may submit a claim, or your Dentist can file your claim on your behalf and you can assign payment to your Dentist. If the 90 day deadline is missed, you will be responsible for covering the cost of the service. \*Requirements for claims submission vary by state, please consult your group certificate for details.

## Prior Extraction Limitation

Your policy has a prior extraction limitation, also known as the "missing tooth clause". This means that if you had a tooth extracted prior to enrolling in your plan with The Standard, we may or may not pay for any benefits towards replacing that tooth. Please review your policy or contact Customer Service for details.

## Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.



## Customer Service

Customer service is available to plan participants through our well-trained and helpful service representatives. Call or go online to locate the nearest network provider, view plan benefit information and more.

### **Call Center: 800.547.9515**

- Service representative hours:
  - 5 a.m. to 10 p.m. Pacific Monday through Thursday
  - 5 a.m. to 4:30 p.m. Pacific Friday
- Interactive Voice Response available 24/7

### **View plan benefit information at:**

[www.standard.com/services](http://www.standard.com/services).

## About The Standard

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](http://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.

**This form is a benefit highlight, not a certificate of insurance. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or terminated. Please contact The Standard or your employer for additional information, including costs and complete details of coverage.**



# Max Builder<sup>SM</sup>

## Make Your Dental Benefits Work Harder



Seeing the dentist at least once a year is a great health habit. Your dental plan from The Standard<sup>†</sup> includes Max Builder, a feature that can reward you for regular visits. Use it to build up extra annual benefits to pay for more costly future dental work.

### 5 Guidelines for Building Dental Benefits



1. **Visit the dentist yearly:** File at least one claim a year.



2. **Stay below the annual threshold:** During some years, you may need only basic preventive care, which makes it easy to stay below your plan's annual Max Builder threshold, typically half or less of your annual maximum benefit.



3. **Build annual maximums:** If you qualify (see 1 & 2), you can carry over a specified amount and build your maximum benefits for the following year, subject to plan limits.



4. **Stretch benefit dollars:** Use carried-over benefits to help reduce your out-of-pocket costs for covered dental services, subject to applicable deductible, coinsurance and plan provisions.



5. **Start over:** If you don't submit a dental claim during a benefit year, all carried-over benefits are lost. You can start building your maximum again the next year.

Check out the examples on the back to see how Max Builder can work for individuals and families.

**continued on back**



Take advantage of Max Builder to help reduce your out-of-pocket costs. If you have questions, call Group Dental Services at 800.547.9515. In New York, call 888.396.8641.

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† The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 333 Westchester Avenue, West Building, Suite 300, White Plains, New York.

**Standard Insurance Company**

**The Standard Life Insurance Company of New York**

[standard.com](http://standard.com)

9000 Rev 04-13; dates may vary by state.

This policy provides DENTAL insurance only.

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Max Builder EE  
(1/19) SI/SNY  
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### Amy's Dental Plan

Annual Maximum: \$1,500  
 Threshold: \$750  
 Carry-over: \$250

## Scenario 1: Amy Covers a Crown

- Years 1–2** Amy visits her dentist, stays below the threshold and earns a \$250 carry-over award two years in a row, totaling \$500.
- Year 3** Amy uses her combined benefit of \$2,000 to help cover the cost of a new crown and related dental work. She exceeds her \$750 threshold and does not receive carry-over benefits.
- Year 4** Amy visits her dentist, stays below the threshold and earns a new \$250 award, which will increase her Year 5 annual maximum to \$1,750.



### The Johnson's Dental Plan

Annual Maximum: \$1,000  
 (per member)  
 Threshold: \$500  
 Carry-over: \$250

## Scenario 2: The Johnsons Find More Reasons to Smile

- Years 1–2** Jeff, his wife, Janet, and their three kids see their dentist for preventive care and each earn a \$250 carry-over benefit two years in a row, totaling \$500 apiece.
- Year 3** Each family member starts out with a \$1,500 combined benefit. Janet and two of the kids visit the dentist and stay below the threshold. Jeff gets a root canal and uses all of his available benefits, exceeding the annual \$500 threshold. Their oldest daughter needs fillings and has a chipped tooth repaired, using \$1,000 of her available maximum, which also exceeds the threshold.
- Year 4** Janet and two children start out with a \$1,000 annual maximum and \$750 in carry-over benefits. Jeff starts with a \$1,000 annual maximum and \$0 in carry-over benefits. The daughter who exceeded the threshold last year starts with a \$1,000 annual maximum and a \$500 carry-over from years 1–2.

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## Group Vision Insurance

Help protect your eye health with coverage for exams, glasses and contacts.

This summary of benefits and coverage shows how you and The Standard would share the cost for covered vision care services. NOTE: This is only a summary; for detailed information on coverage, please consult your certificate of coverage.

### Plan 1: Balanced Care Vision I Plan Summary

Effective Date: 11/1/2020

	VSP Choice Network + Affiliates	Out of Network
Deductibles		
	\$10 Exam	\$10 Exam
	\$0 Eye Glass Lenses or Frames*	\$0 Eye Glass Lenses or Frames
Annual Eye Exam	Covered in full	Up to \$45
Lenses (per pair)		
Single Vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Lenticular	Covered in full	Up to \$100
Progressive	See lens options	NA
Contacts		
Fit & Follow Up Exams	Participant cost up to \$60	Not covered
Elective	Up to \$150	Up to \$120
Medically Necessary	Covered in full	Up to \$210
Frame Allowance	\$150**	Up to \$70
Frequencies (months)		
Exam/Lens/Frame	12/12/24	12/12/24
	Based on date of service	Based on date of service

\*Deductible applies to a complete pair of glasses or to frames, whichever is selected.

\*\*The Costco and Walmart allowance will be the wholesale equivalent.

### Lens Options (participant cost)\*

	VSP Choice Network + Affiliates	Out of Network
	(Other than Costco)	
Progressive Lenses	Up to provider's contracted fee for Lined Bifocal Lenses. The patient is responsible for the difference between the base lens and the Progressive Lens charge.	Up to Lined Bifocal allowance.
Std. Polycarbonate	Covered in full for dependent children \$33 adults	Not covered
Solid Plastic Dye	\$15 (except Pink I & II)	Not covered
Plastic Gradient Dye	\$17	Not covered
Photochromatic Lenses (Glass & Plastic)	\$31-\$82	Not covered
Scratch Resistant Coating	\$17-\$33	Not covered
Anti-Reflective Coating	\$43-\$85	Not covered
Ultraviolet Coating	\$16	Not covered

\*Lens Option participant costs vary by prescription, option chosen and retail locations.



Additional Balanced Care Vision I Choice Network Features	
Contact Lenses Elective	Allowance can be applied to disposables, but the dollar amount must be used all at once (provider will order 3 or 6 month supply). Applies when contacts are chosen in lieu of glasses. For plans without a separate contact fitting & evaluation (which includes follow up contact lens exams), the cost of the fitting and evaluation is deducted from the allowance.
Additional Glasses	20% off additional complete pairs of prescription glasses and/or prescription sunglasses.*
Frame Discount	VSP offers 20% off any amount above the retail allowance.*
Laser VisionCare	VSP offers an average discount of 15% off or 5% off a promotional offer for LASIK Custom LASIK and PRK. The maximum out-of-pocket per eye for participants is \$1,800 for LASIK and \$2,300 for custom LASIK using Wavefront technology, and \$1,500 for PRK. In order to receive the benefit, a VSP provider must coordinate the procedure.
Low Vision	With prior authorization, 75% of approved amount (up to \$1,000 is covered every two years).
Retinal Imaging (Optomap)	Maximum Cost \$39

*Based on applicable laws, reduced costs may vary by doctor location.*

## Retail Chain Affiliate Providers Available With Balanced Care Vision I Plans

Retail chain affiliate providers, which include Costco® Optical and Visionworks, give participants added convenience and additional retail choices. Costco Optical has 400 locations across the country, while Visionworks manages nearly 400 optical stores in 37 states and DC, including well-known stores such as EyeMasters, Visionworks, Dr. Bizer's VisionWorld, Eye DRx, and Hour Eyes, to name a few. Participants enjoy a covered-in-full benefit experience with equivalent frame benefit at any of these retail chain locations.

## Section 125

This plan is provided as part of the Policyholder's Section 125 Plan. Each employee has the option under the Section 125 Plan of participating or not participating in this plan. If an employee does not elect to participate when initially eligible, he/she may elect to participate at the Policyholder's next Annual Election Period.

## Vision Plan Participant Service

Balanced Care Vision I from The Standard features the money-saving eye care network of VSP. Customer service is available to plan participants through VSP's well-trained and helpful service representatives. Call or go online to locate the nearest VSP network provider, view plan benefit information and more.

### VSP Call Center: 800.877.7195

- Service representative hours: 5 a.m. to 7 p.m. Pacific Monday through Friday, 6 a.m. to 2:30 p.m. Pacific Saturday
- Interactive Voice Response available 24/7

**Locate a VSP provider at:**  
[www.standard.com/services](http://www.standard.com/services)



## About The Standard

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# Group Basic 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.



## This plan offers:

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

## 📄 About This Coverage

Life Insurance		
<b>How Much Can I Apply For?</b>	For You:	<b>\$50,000</b>
AD&D Insurance		
The benefit is paid if you are seriously injured or pass away as a result of a covered accident.		
<b>What Does My AD&amp;D Benefit Provide?</b>	For You:	The AD&D insurance coverage amount matches what you elect for 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, age reductions and definitions.



## ☰ Additional Features

Your coverage comes with some added features:

Life Insurance	
<b>Accelerated Benefit</b>	If you become terminally ill, you may be eligible to receive up to 75 percent of your Life benefit to a maximum of \$500,000.
<b>Travel Assistance<sup>1</sup></b>	Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.
<b>Life Services Toolkit<sup>2</sup></b>	This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.
AD&D Insurance	
<b>Seat Belt and Air Bag Benefit(s)</b>	The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.
<b>Family Benefits Package</b>	This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).
<b>Line of Duty Benefit<sup>3</sup></b>	If you are a public safety officer, you may receive an additional 50,000 up to 100 percent of your AD&D benefit if you suffer a loss as the result of a line of duty accident.

1 This service is provided through an arrangement with a service provider who is not affiliated with The Standard. Travel Assistance is not an insurance product in all states except Oregon. For more information, visit [www.standard.com/travel-info](http://www.standard.com/travel-info).

2 The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit [www.standard.com/mytoolkit-info](http://www.standard.com/mytoolkit-info).

3 Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters.

## 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](http://www.standard.com/life/needs).

## 🇺🇸 How Much Your Coverage Costs

Because this insurance is offered through CITY OF MARCO ISLAND, 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.

**If you elect this coverage, and are under age 65, your semi-monthly premium will be \$7.00.**

**If you elect this coverage, and you are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available and the cost.**

## 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:

- An active employee of CITY OF MARCO ISLAND
- Regularly working at least 30 hours per week
- A member of Class 2 - All other Members, other than City Manager

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

### Medical Underwriting Approval for Life Coverage

Required for:

- All late applications (applying 31 days after becoming eligible)
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit [www.standard.com/mhs](http://www.standard.com/mhs) to 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 will not become effective until the day after you complete one full day of active work as an eligible employee.

\*Defined as first of the month that follows or coincides with the date you become a member

### Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. If you are age 65 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.

### 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 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. 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.

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



GP190-LIFE/A997/S399, GP411-LIFE

### **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

[SI 12505-D-VLVA-FL-125970-C2 \(10/20\)](#)

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### **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

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

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



# Group Additional Life Insurance

Help protect your loved ones from financial hardship.

This coverage is designed to help provide financial support and stability to your family should you pass away. You can also cover your eligible spouse and child(ren). Life insurance is an easy, responsible way to help protect your family from financial hardship during a difficult time — and into the future.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you 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.

<p><b>How Much Can I Apply For?</b></p> <p>The coverage amount for your spouse cannot exceed 50 percent of your Additional Life coverage. The coverage amount for your child(ren) cannot exceed 50 percent of your Additional Life coverage.</p> <p><b>What is the Guarantee Issue Maximum?</b></p> <p>Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.</p>	<table> <tr> <td>For You:</td> <td><b>\$10,000 – \$300,000</b> in increments of <b>\$10,000</b></td> </tr> <tr> <td>For Your Spouse:</td> <td><b>\$5,000 – \$150,000</b> in increments of <b>\$5,000</b></td> </tr> <tr> <td>For Your Child(ren):</td> <td><b>\$10,000</b></td> </tr> <tr> <td>For You:</td> <td>Up to <b>\$80,000</b></td> </tr> <tr> <td>For Your Spouse:</td> <td>Up to <b>\$10,000</b></td> </tr> </table>	For You:	<b>\$10,000 – \$300,000</b> in increments of <b>\$10,000</b>	For Your Spouse:	<b>\$5,000 – \$150,000</b> in increments of <b>\$5,000</b>	For Your Child(ren):	<b>\$10,000</b>	For You:	Up to <b>\$80,000</b>	For Your Spouse:	Up to <b>\$10,000</b>
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For You:	Up to <b>\$80,000</b>										
For Your Spouse:	Up to <b>\$10,000</b>										

See the Important Details section for more information, including requirements, exclusions, age reductions and definitions.

## ☰ Additional Feature

### 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 death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

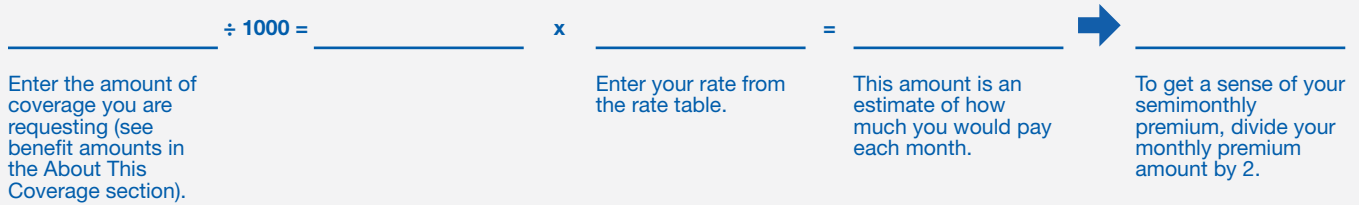
- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [www.standard.com/life/needs](http://www.standard.com/life/needs).

## How Much Your Coverage Costs

Your Basic Life insurance is paid for by CITY OF MARCO ISLAND. 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:**



If you buy coverage for your spouse, your monthly rate is shown in the table below. Use the same formula to calculate the premium that you used for yourself, but use your age and your spouse's rate.

If you buy Dependents Life coverage for your child(ren), your monthly rate is \$1.00 for \$10,000, no matter how many children you're covering.

Age (as of November 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<35	\$0.08	\$0.08
35-39	\$0.10	\$0.10
40-44	\$0.16	\$0.16
45-49	\$0.26	\$0.26
50-54	\$0.40	\$0.40
55-59	\$0.54	\$0.54
60-64	\$0.82	\$0.82
65-69	\$1.38	\$1.38
70-74	\$2.48	\$2.48
75+	\$9.36	\$9.36



Employee Life with AD&D Semi-Monthly Premiums

Coverage Amount	Employee's Age as of November 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.40	0.50	0.80	1.30	2.00	2.70	4.10	4.49	6.20	16.38
\$20,000	0.80	1.00	1.60	2.60	4.00	5.40	8.20	8.97	12.40	32.76
\$30,000	1.20	1.50	2.40	3.90	6.00	8.10	12.30	13.46	18.60	49.14
\$40,000	1.60	2.00	3.20	5.20	8.00	10.80	16.40	17.94	24.80	65.52
\$50,000	2.00	2.50	4.00	6.50	10.00	13.50	20.50	22.43	31.00	81.90
\$60,000	2.40	3.00	4.80	7.80	12.00	16.20	24.60	26.91	37.20	98.28
\$70,000	2.80	3.50	5.60	9.10	14.00	18.90	28.70	31.40	43.40	114.66
\$80,000	3.20	4.00	6.40	10.40	16.00	21.60	32.80	35.88	49.60	131.04
\$90,000	3.60	4.50	7.20	11.70	18.00	24.30	36.90	40.37	55.80	147.42
\$100,000	4.00	5.00	8.00	13.00	20.00	27.00	41.00	44.85	62.00	163.80
\$110,000	4.40	5.50	8.80	14.30	22.00	29.70	45.10	49.34	68.20	180.18
\$120,000	4.80	6.00	9.60	15.60	24.00	32.40	49.20	53.82	74.40	196.56
\$130,000	5.20	6.50	10.40	16.90	26.00	35.10	53.30	58.31	80.60	212.94
\$140,000	5.60	7.00	11.20	18.20	28.00	37.80	57.40	62.79	86.80	229.32
\$150,000	6.00	7.50	12.00	19.50	30.00	40.50	61.50	67.28	93.00	245.70
\$160,000	6.40	8.00	12.80	20.80	32.00	43.20	65.60	71.76	99.20	262.08
\$170,000	6.80	8.50	13.60	22.10	34.00	45.90	69.70	76.25	105.40	278.46
\$180,000	7.20	9.00	14.40	23.40	36.00	48.60	73.80	80.73	111.60	294.84
\$190,000	7.60	9.50	15.20	24.70	38.00	51.30	77.90	85.22	117.80	311.22
\$200,000	8.00	10.00	16.00	26.00	40.00	54.00	82.00	89.70	124.00	327.60
\$210,000	8.40	10.50	16.80	27.30	42.00	56.70	86.10	94.19	130.20	343.98
\$220,000	8.80	11.00	17.60	28.60	44.00	59.40	90.20	98.67	136.40	360.36
\$230,000	9.20	11.50	18.40	29.90	46.00	62.10	94.30	103.16	142.60	376.74
\$240,000	9.60	12.00	19.20	31.20	48.00	64.80	98.40	107.64	148.80	393.12
\$250,000	10.00	12.50	20.00	32.50	50.00	67.50	102.50	112.13	155.00	409.50
\$260,000	10.40	13.00	20.80	33.80	52.00	70.20	106.60	116.61	161.20	425.88
\$270,000	10.80	13.50	21.60	35.10	54.00	72.90	110.70	121.10	167.40	442.26
\$280,000	11.20	14.00	22.40	36.40	56.00	75.60	114.80	125.58	173.60	458.64
\$290,000	11.60	14.50	23.20	37.70	58.00	78.30	118.90	130.07	179.80	475.02
\$300,000	12.00	15.00	24.00	39.00	60.00	81.00	123.00	134.55	186.00	491.40

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Group Additional Life Insurance

Spouse Life with AD&D Semi-Monthly Premiums

Coverage Amount	Employee's Age as of November 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.20	0.25	0.40	0.65	1.00	1.35	2.05	2.24	3.10	8.19
\$20,000	0.40	0.50	0.80	1.30	2.00	2.70	4.10	4.49	6.20	16.38
\$30,000	0.60	0.75	1.20	1.95	3.00	4.05	6.15	6.73	9.30	24.57
\$40,000	0.80	1.00	1.60	2.60	4.00	5.40	8.20	8.97	12.40	32.76
\$50,000	1.00	1.25	2.00	3.25	5.00	6.75	10.25	11.21	15.50	40.95
\$60,000	1.20	1.50	2.40	3.90	6.00	8.10	12.30	13.46	18.60	49.14
\$70,000	1.40	1.75	2.80	4.55	7.00	9.45	14.35	15.70	21.70	57.33
\$80,000	1.60	2.00	3.20	5.20	8.00	10.80	16.40	17.94	24.80	65.52
\$90,000	1.80	2.25	3.60	5.85	9.00	12.15	18.45	20.18	27.90	73.71
\$100,000	2.00	2.50	4.00	6.50	10.00	13.50	20.50	22.43	31.00	81.90
\$110,000	2.20	2.75	4.40	7.15	11.00	14.85	22.55	24.67	34.10	90.09
\$120,000	2.40	3.00	4.80	7.80	12.00	16.20	24.60	26.91	37.20	98.28
\$130,000	2.60	3.25	5.20	8.45	13.00	17.55	26.65	29.15	40.30	106.47
\$140,000	2.80	3.50	5.60	9.10	14.00	18.90	28.70	31.40	43.40	114.66
\$150,000	3.00	3.75	6.00	9.75	15.00	20.25	30.75	33.64	46.50	122.85
\$160,000	3.20	4.00	6.40	10.40	16.00	21.60	32.80	35.88	49.60	131.04
\$170,000	3.40	4.25	6.80	11.05	17.00	22.95	34.85	38.12	52.70	139.23
\$180,000	3.60	4.50	7.20	11.70	18.00	24.30	36.90	40.37	55.80	147.42
\$190,000	3.80	4.75	7.60	12.35	19.00	25.65	38.95	42.61	58.90	155.61
\$200,000	4.00	5.00	8.00	13.00	20.00	27.00	41.00	44.85	62.00	163.80
\$210,000	4.20	5.25	8.40	13.65	21.00	28.35	43.05	47.09	65.10	171.99
\$220,000	4.40	5.50	8.80	14.30	22.00	29.70	45.10	49.34	68.20	180.18
\$230,000	4.60	5.75	9.20	14.95	23.00	31.05	47.15	51.58	71.30	188.37
\$240,000	4.80	6.00	9.60	15.60	24.00	32.40	49.20	53.82	74.40	196.56
\$250,000	5.00	6.25	10.00	16.25	25.00	33.75	51.25	56.06	77.50	204.75
\$260,000	5.20	6.50	10.40	16.90	26.00	35.10	53.30	58.31	80.60	212.94
\$270,000	5.40	6.75	10.80	17.55	27.00	36.45	55.35	60.55	83.70	221.13
\$280,000	5.60	7.00	11.20	18.20	28.00	37.80	57.40	62.79	86.80	229.32
\$290,000	5.80	7.25	11.60	18.85	29.00	39.15	59.45	65.03	89.90	237.51
\$300,000	6.00	7.50	12.00	19.50	30.00	40.50	61.50	67.28	93.00	245.70

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life with AD&D Semi-Monthly Premium

Coverage Amount	Premium
\$10,000	0.50

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of CITY OF MARCO ISLAND
- Regularly working at least 30 hours per week
- Insured for Basic Life insurance through The Standard to qualify for Additional Life insurance

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

If you buy Additional Life insurance for yourself, you may also buy additional 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. 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). 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

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
- Eligible but not insured under the prior life insurance plan

Visit [www.standard.com/mhs](http://www.standard.com/mhs) to submit a medical history statement online.

### Coverage Effective Date

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 your insurance, 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 coverage.

\*Defined as first of the month that follows or coincides with the date you become a member

### Life Insurance Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. Your spouse's coverage amount reduces by your spouse's age as follows: to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. If you or your spouse are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available.

### Waiver of Premium

Your 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.

### Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

### 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.

### Exclusions

Subject to state variations, you and your dependents 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.

### **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

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

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

[SI 12506-D-AL-FL-125970 \(10/20\)](#)

6593603-601779

# Online Will Preparation

A simplified way to take care of important life matters



If creating a will has been on your radar, Online Will Preparation can help you get it done. Use this easy tool to help make important decisions for you and your family. Online Will Preparation is included in the Life Services Toolkit, an additional service with your Group Life Insurance from Standard Insurance Company (The Standard).



## Why Create a Will?

A will is a legal document that describes how you want to divide up your assets after your death. If you don't have a will, state law will determine how your assets will be divided. A will can also be used to designate a guardian for minor children. Moreover, a will helps your family and friends understand your wishes.



## How It Works

Online Will Preparation is an easy-to-follow process. Just answer a series of questions — on your own time — and watch as the document is created. You can save and close the document at any time, then work on it later. After you've created the will, follow instructions to complete the process.

## Start Creating Your Will



Go to [standard.com/mytoolkit](https://standard.com/mytoolkit).



In the username field, enter "assurance."



Locate Resource Center & Tools on the home page and click on "Create an Online Will."



Click on the instructions and follow the steps to create a will.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | [standard.com](https://standard.com)

Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

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.



# Life Services Toolkit

Resources and Tools to Help You and Your Beneficiary Meet Life's Challenges



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Morneau Shepell to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, beneficiaries can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

## Services to Help You Now

Visit the Life Services Toolkit website at [standard.com/mytoolkit](http://standard.com/mytoolkit) (enter username "assurance") for information and tools to help you make important life decisions.



**Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.



**Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.



**Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.



**Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.



**Funeral Arrangements:** Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit<sup>1</sup>, you may access the services for beneficiaries outlined on the next page.

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.

<sup>1</sup> An Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)

Life Services Toolkit  
SI 17526 - D (10/17) EE

## Services for Your Beneficiary

Life insurance beneficiaries<sup>2</sup> can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Clinicians with master's degrees are on call to provide confidential grief sessions by phone or in person. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
- **Legal Services:** Beneficiaries can obtain legal assistance from experienced attorneys. They can:
  - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed fee rates.
  - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, beneficiaries can receive help planning a funeral or memorial service. Work-life advisors can guide them to resources to help manage household repairs and chores; find child care and elder care providers; or organize a move or relocation.
- **Online Resources:** Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.

**For beneficiary services, visit [standard.com/mytoolkit](https://standard.com/mytoolkit) (User name = support) or call the phone assistance line at 800.378.5742.**



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

<sup>2</sup> The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates or charities.

The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product.

# Travel Assistance

## Explore the World with Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.<sup>1</sup>

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).<sup>2</sup>

## Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)

<sup>1</sup> Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

<sup>2</sup> Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

<sup>3</sup> Must be arranged by Assist America, Inc.

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.

## Contact Travel Assistance

**800.872.1414**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

Everywhere else  
**+1.609.986.1234**

Text:  
**+1.609.334.0807**

Email:  
**medservices@assistamerica.com**

## Get the App

### Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



**Reference Number:**  
**01-AA-STD-5201**





# Group Short Term Disability Insurance

Protect your income and those who depend on it.

This coverage replaces a portion of your income when you can't work because of a qualifying disability. Even if you're healthy now, it's important to protect yourself and the people who count on your income. This insurance can help you pay the bills when you're unable to work.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits for a qualifying disability that is not work-related

## 🔗 About This Coverage

See the Important Details section for more information, including requirements, exclusions and definitions.

### What Your Benefit Provides

This is the benefit you'd receive if you were to suffer a qualifying disability. Eligible earnings are your weekly insured predisability earnings, as defined by the group policy. Your benefit amount will be reduced by deductible income; see the Important Details section for a list of deductible income sources.

**60%** of your eligible earnings, up to a maximum benefit of **\$1,000** per week. Plan minimum **\$15** per week.

### Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your weekly benefit.

29 days for accidental injury  
29 days for physical disease, pregnancy or mental disorder

### How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive a weekly disability benefit.

180 days

## ☰ Additional Features

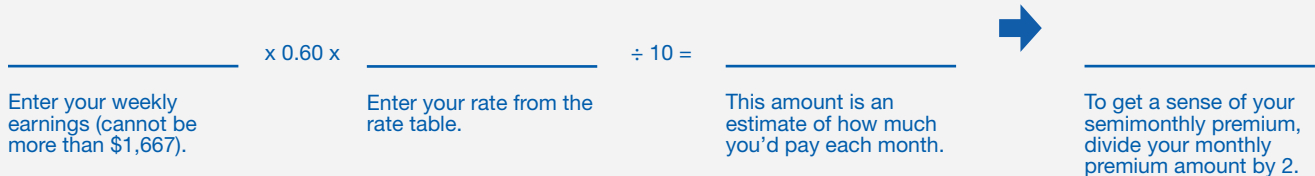
Your coverage comes with some added features:

<b>Return to Work Incentive</b>	Your disability benefit will not be reduced by any work earnings you receive until the combined amount of the benefit and your work earnings exceeds 50 percent of your predisability earnings.
<b>Help with Returning to Work</b>	If a worksite modification would enable you to return to work, we can help your employer make approved modifications by covering some or all of the cost.

## 💰 How Much Your Coverage Costs

Because this insurance is offered through CITY OF MARCO ISLAND, you'll have access to competitive group rates that 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 benefit amount.

**Use this formula to calculate your premium payment:**



Your Age (as of November 1)	Rate per \$10 of weekly benefit
<30	\$0.340
30-34	\$0.380
35-39	\$0.340
40-44	\$0.360
45-49	\$0.464
50-54	\$0.556
55-59	\$0.778
60+	\$0.940

### **Not being able to work also means not being able to earn a paycheck.**

As you consider Short Term Disability insurance, think about the expenses you would need to cover if you were to become disabled:

- Mortgage or rent
- Utilities
- Groceries
- Medical bills
- Car insurance
- Childcare costs

To estimate your insurance needs, you'll need to consider your unique circumstances.

Use our online calculator at [www.standard.com/disability/needs](http://www.standard.com/disability/needs).



## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of CITY OF MARCO ISLAND
- Regularly working at least 30 hours per week
- A member of Class 2 - All other Members, other than City Manager
- A citizen or resident of the United States or Canada

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

### Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period\*
- Apply for coverage and agree to pay premiums
- Receive medical underwriting approval (if applicable)
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

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 one full day of active work as an eligible employee.

All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior short term disability insurance plan are also subject to medical underwriting approval. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

\*Defined as first of the month that follows or coincides with the date you become a member

### Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, or
- You are unable to earn more than percent of your predisability earnings when you work for your employer.

### Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- An 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)
- An activity arising out of or in the course of any employment for wage or profit

### Limitations

Short Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Receiving sick-leave pay or other salary continuation from your employer
- Eligible to receive benefits for your disability under a workers' compensation law or similar law
- Working for wage or profit for any employer other than the employer offering your Short Term Disability coverage, including self-employment

### When Your Benefits End

Your Short Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Long term disability benefits become payable to you under a Long Term Disability plan issued by The Standard
- You pass away
- The date you begin working for an employer other than your employer, or become self-employed

### Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Short Term Disability benefits. Deductible income includes:

- Amounts under unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled

## Group Short Term Disability Insurance

- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Short Term Disability benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim 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 the group policy (or your employer's coverage under the group policy) terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date CITY OF MARCO ISLAND ends participation in the group policy

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

GP399-STD/TRUST, Series 90 (FL/MD/VT)

[SI 12504-D-FL-125970-C2 \(10/20\)](#)

6593603-601788



# Group Long Term Disability Insurance

Protect your income when you're coping with a long-lasting disability.

This coverage is designed to replace a portion of your income when you're disabled for an extended period of time due to a qualifying disability and help you get back to work when you're ready. Long Term Disability insurance benefits can help you pay your bills and safeguard your savings when you're unable to work. Whether you're out for a few months or several years, this benefit can help you protect your income — and those who depend on it.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits for a qualifying disability that occurs on or off the job

## 🔗 About This Coverage

See the Important Details section for more information, including requirements, exclusions and definitions.

### What Your Benefit Provides

This is the amount per month you would receive if you were to suffer a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

**60%** of your eligible earnings, up to a maximum benefit of **\$5,000** per month. Plan minimum per month: **\$100**.

### Benefit Waiting Period

If you experience a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you become eligible to receive your monthly benefit

180 days

### How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

Until age 65

Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the "Maximum Benefit Period" table in the Important Details section for specifics.

## ☰ Additional Features

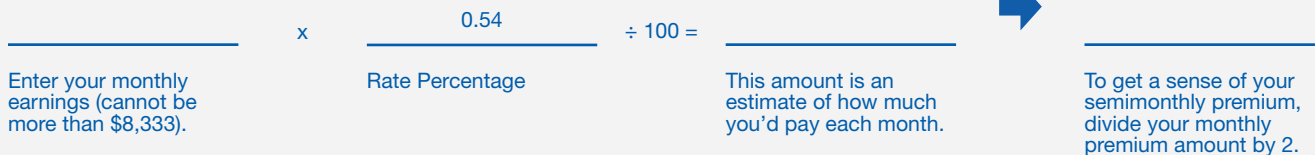
Your coverage comes with some added features:

<b>Help with Returning to Work</b>	<p>This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.</p> <p>If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.</p> <p>You may also be eligible to receive an additional benefit of 10 percent of your predisability earnings for participating in an approved rehabilitation plan, subject to the plan maximum.</p>
<b>Survivors Benefit</b>	<p>If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.</p>
<b>Support When You Need It</b>	<p>You'll have access to an Employee Assistance Program, a valuable confidential counseling resource if you're experiencing personal or work-related issues. This service is provided through an arrangement with a service provider who is not affiliated with The Standard.</p>

## 💰 How Much Your Coverage Costs

Because this insurance is offered through CITY OF MARCO ISLAND, you'll have access to competitive group rates that 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 your benefit amount.

**Use this formula to calculate your premium payment:**



**As you consider Long Term Disability insurance, evaluate what makes sense for you.**

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you cover your housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [www.standard.com/disability/needs](http://www.standard.com/disability/needs).

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of CITY OF MARCO ISLAND
- Actively working at least 30 hours per week
- A member of Class 3 - All other Members, other than City Manager, Police Officers, Lieutenants, Investigators and Captains
- A citizen or resident of the United States or Canada

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

### Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period\*
- Apply for coverage and agree to pay premiums
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

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 one full day of active work as an eligible employee.

All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior long term disability insurance plan are also subject to medical underwriting approval. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

\*Defined as first of the month that follows or coincides with the date you become a member

### Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

### Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

### Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An 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)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

### Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance becomes effective:



- For which you or a reasonably prudent person would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months

### Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the first 24 months after the end of the benefit waiting period, the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation.

In addition, the length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

### When Your Benefits End

Your Long Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

### Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Long Term Disability benefits. Deductible income includes:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid to you by your employer
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits you received or are eligible to receive from your employer's retirement plan.
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim 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 the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date CITY OF MARCO ISLAND ends participation in the group policy

### 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

## Group Long Term Disability Insurance

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.

GP190-LTD/S399, GP399-LTD/TRUST, GP899-LTD, GP209-LTD, GP608-LTD, GP190-LTD/ASSOC/S399, GP190-LTD/TRUST/S399, GP491-LTD/TRUST/S399

[SI 12501-D-FL-125970-C3 \(10/20\)](#)

6593603-601792

# A Helping Hand When You Need It

Rely on the support, guidance and resources of your Employee Assistance Program.











There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program<sup>1</sup> which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

With EAP, assistance is immediate, personal and available when you need it.

## Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)<sup>2</sup> and all household members can contact master's-degreed clinicians 24/7 by phone, online, live chat, email and text. There's even a mobile EAP app. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three assessment and counseling sessions per issue. Sessions can be done in person, on the phone or by video. EAP services can help with:

-  Depression, grief, loss and emotional well-being
-  Family, marital and other relationship issues
-  Life improvement and goal-setting
-  Addictions such as alcohol and drug abuse
-  Stress or anxiety with work or family
-  Financial and legal concerns
-  Identity theft and fraud resolution
-  Online will preparation

## WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

## Online Resources

Visit [workhealthlife.com/Standard3](http://workhealthlife.com/Standard3) to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

<sup>1</sup> The EAP service is provided through an arrangement with Morneau Shepell, which is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

<sup>2</sup> Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

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.

## Contact EAP

**888.293.6948**

**TDD: 800.327.1833**

24 hours a day, seven days a week

[workhealthlife.com/Standard3](http://workhealthlife.com/Standard3)

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)

Employee Assistance Program-3 EE

SI 17201

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(5/20)  
38

# Health Advocacy Select

## Help Is Only a Phone Call Away



When you're sick or injured, your main focus should be on your health – not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.

Fortunately, you don't have to take on the healthcare system by yourself. Offered with your group Short Term Disability insurance coverage from Standard Insurance Company (The Standard), you can access a Personal Health Advocate through Health Advocacy Select to navigate the complexities of the healthcare system on your behalf.

### An Expert by Your Side

At no additional cost, you can contact Health Advocate™<sup>1</sup> and be assigned a Personal Health Advocate who will remain on your case until it's fully resolved. From start to finish, you'll work with one person – sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

Typically a registered nurse, your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues, helping you:

- **Understand** and take maximum advantage of your medical benefits.
- **Make sense** of your diagnosis and research treatment options.
- **Find and schedule appointments** with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.
- **Locate** specialists for high-risk pregnancies and find pediatricians.
- **Manage your out-of-pocket expenses** by finding alternative services and cost information.
- **Locate** necessary post pregnancy support in the event of a difficult delivery or when complications arise.
- **Resolve** medical claims and billing issues.
- **Find resources** for services that may not be covered through your employer's health benefits program.

All cases are managed in compliance with state and federal privacy laws. Your personal medical information is kept strictly confidential.

<sup>1</sup> Health Advocacy services are provided through an arrangement with Health Advocate, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

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.

Personal Health  
Advocates are available  
Monday – Friday,  
8 a.m. – 12 a.m.  
(midnight), Eastern time at  
844.450.5543.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)

Health Advocacy Select  
SI 18390-D (6/17) EE

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**To Be Completed By Human Resources**

Group Number <b>125970</b>	Division	Billing Category	Date of Employment
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**To Be Completed By Applicant**

- Apply for Coverage       Name Change      Former Name \_\_\_\_\_  
 Add Dependent       Delete Dependent      Date of Add/Delete \_\_\_\_\_  
 Beneficiary Change **Complete Beneficiary Section**

Your Full Name	Social Security Number	Birth Date	
Address	City	State	ZIP
Phone Number	Job Title/Occupation	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Employer Name <b>CITY OF MARCO ISLAND</b>	Hours Worked Per Week		
Earnings \$ _____ Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year			

**Coverage**

Check with your Human Resources Department about coverage options, minimum and maximums available to you and, if applicable, Evidence Of Insurability requirements.

**Life Insurance**

- Life with AD&D (Employee Paid) requested amount \$ \_\_\_\_\_  
 Additional Life (Employee Paid) requested amount \$ \_\_\_\_\_

**Dependents Life Insurance**

- Spouse Life (Employee Paid) requested amount \$ \_\_\_\_\_  
 Child(ren) Life (Employee Paid) requested amount \$10,000

**Short Term Disability Insurance**

- Short Term Disability (Employee Paid)

**Long Term Disability Insurance**

- Long Term Disability (Employee Paid)



Your Full Name

**Dental Insurance**  
 Dental (Employee paid)  
 Are you or your dependents covered for dental insurance under another plan?  Yes  No

**Eye Care Insurance**  
 Balanced Eye Care (Employee Paid)  
 Are you or your dependents covered for eye care insurance under another plan?  Yes  No

*List dependents to enroll or drop for Dental and/or Eye Care, if applicable. (Attach sheet for additional dependents, if needed.)*

Full Name (Last name if different, First, Middle Initial)	Dental (Employee paid)		Eye Care (Employee paid)		Gender		Date of Birth
	Add	Drop	Add	Drop	M	F	
Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Child 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Child 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Child 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

**Dental and/or Eye Care Insurance Waiver: Dental and/or Eye Care Insurance**  
 The insurance coverage available to me and my Dependents has been explained to me and I do not want to enroll at this time. I understand that if I elect to enroll in the future, the insurance coverage may be subject to a Late Entrant Penalty.

I decline  Dental and/or  Eye Care insurance for myself.

I decline  Dental and/or  Eye Care insurance for one or more dependents.

**Beneficiary**  
*This designation applies to your Life and Accidental Death and Dismemberment Insurance, if any, available through your Employer. Unless specified otherwise on a separate sheet of paper, this designation also will apply to your Supplemental Life and Accident Insurance, if any, available through your Employer, unless replaced by a separate and later designation. Designations are not valid unless signed, dated, and delivered in accordance with the terms of the Group Policy during your lifetime.*

Primary — Full Name	Address	DOB	Phone No.	SSN if known	Relationship	% of Benefit*
Contingent — Full Name	Address	DOB	Phone No.	SSN if known	Relationship	% of Benefit*

\*Total must equal 100%

Your Full Name

**Signature**

I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change.

Signature of Applicant (Member/Employee)

Date

**Beneficiary Information**

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
  1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
  2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
  3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated \_\_\_\_\_."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.



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## 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](http://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.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204  
**[www.standard.com](http://www.standard.com)**

Enrollment Booklet  
SI 16891-D-FL-125970-C3 (10/20)  
6593603-601756