



TheStandard®

Voluntary Life and Accidental Death with Dismemberment (AD&D) Insurance

FOR EMPLOYEES OF CITY OF WICHITA

Answers to your questions about coverage from Standard Insurance Company



STANDARD INSURANCE COMPANY

About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Life and Accidental Death and Dismemberment (AD&D) insurance coverage being offered by your employer to eligible employees. It is not intended to provide a detailed description of the coverage.

The information presented in this booklet does not modify the group policy or the insurance coverage in any way. If you have additional questions, please contact your human resources representative.



TheStandard®

Voluntary Life Insurance Features

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you suddenly died?

Would they have the funds to pay bills, your home mortgage, burial and funeral expenses? Would they be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared? By sponsoring group Voluntary Life insurance from Standard Insurance Company, your employer offers you an excellent opportunity to help protect your loved ones.

The advantages to you and your family include:

- **Choice.** You decide how much coverage you need from the range of amounts available.
- **Flexibility.** If your needs change, you can request to change the amount of coverage.
- **Convenience.** With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.
- **Peace of Mind.** You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

Commonly Asked Questions

The following information provides details to give you a better understanding of group Voluntary Life insurance available from The Standard. Written in non-technical language, this is not intended as a complete description of the coverage.

Am I eligible for this coverage?

To be a member and eligible for the Voluntary Life coverage, you must be:

- An active employee of City of Wichita, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- Actively at work at least 40 hours each week

For your spouse or dependent to be eligible for coverage, they must not be full-time members of the armed forces of any country.

When does my insurance go into effect?

The effective date of your coverage depends on when you become an eligible member, when you apply and whether you are required to provide evidence of insurability.

If you are **not** required to provide evidence of insurability, if you apply and agree to pay premiums, your Voluntary Life coverage becomes effective on:

- The date you become eligible if you apply on or before that date or
- The date you apply if you apply within 31 days after you become eligible
- The later of the date you apply or the date of the Family Status Change, if you apply within 31 days of a Family Status Change.

If you are required to provide evidence of insurability, if you apply and agree to pay premiums, your Voluntary Life coverage becomes effective on the date The Standard approves your evidence of insurability.

In every case, you must meet the active work requirement before your insurance becomes effective.

What is the active work requirement?

Active work means performing with reasonable continuity, the material duties of your own occupation at your employer's usual place of business. You must be capable of active work on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled. 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 date you return to active work as an eligible employee.

How much coverage may I get for myself?

You may elect Plan 1 (basic) Voluntary Life coverage as follows:

- City Council members, City Managers, Firefighters who are members of IAFF: 2 times your annual earnings to a maximum of \$600,000
- Police officers, members of Fraternal Order of Police, members of SEIU and Teamsters: 2 times your annual earnings to a maximum of \$150,000
- All non-union employees: 2 times your annual earnings to a maximum of \$400,000

All late applications require you to provide satisfactory evidence of insurability.

If you are insured under Plan 1 (basic) Voluntary Life coverage, you may apply for Plan 2 (additional) Voluntary Life coverage of 1 times, 2 times, 3 times or 4 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.

If you want to become insured for an amount of Plan 2 (additional) Voluntary Life coverage in excess of the guarantee issue amount of the lesser of 3 times your annual earnings or \$400,000, the excess will be subject to evidence of insurability. All late applications and requests for coverage increases require you to provide evidence of insurability.

The maximum amount of your Plan 2 (additional) Voluntary Life coverage when combined with your Plan 1 (basic) Voluntary Life coverage may not exceed \$1,000,000.

Am I required to provide Evidence of Insurability During the Open Enrollment Period?

During your employer's open enrollment period, from October 14, 2014 through November 3, 2014, you are not required to submit medical evidence for Plan 1 (basic) and Plan 2 (additional) Voluntary Life coverage, as described below.

- Employee not enrolled in Basic Life (Plan 1) hired after November 4, 2011 can enroll in this plan without providing Evidence of Insurability
- Employee not enrolled in Vol Life (Plan 2) can elect 1 times annual earnings up to max of \$100,000 without providing Evidence of Insurability (amounts over 100K are subject to Evidence of Insurability)
- Employee currently enrolled in Vol Life (Plan 2) can elect a 1 times increase (up to 100K) to current amount
- Employee previously declined can elect any amount for Plan 1 or Plan 2 by submitting Evidence of Insurability

Coverage elected during the one time open enrollment period will be effective on January 1, 2015.

May I get coverage for my spouse and children?

Dependents Life insurance for your spouse is available in the amount of \$4,000, but not to exceed 50 percent of your Total Life coverage. You may also elect \$4,000 of Dependents Life insurance for your eligible children. This amount may not exceed 50 percent of your Total Life coverage.

All late applications require you to provide evidence of insurability.

Is Accidental Death and Dismemberment (AD&D) insurance included?

This plan also includes AD&D insurance from The Standard. With Voluntary Life and AD&D insurance, you or your beneficiaries may be eligible to receive an additional benefit amount in the event of death or dismemberment as a result of an accident.

The amount of the AD&D insurance benefit for loss of life is equal to the amount payable for Plan 1 (basic) Voluntary Life insurance coverage on the date of the accident. The amount of the AD&D insurance benefit for other covered losses is a percentage of the amount payable for Plan 1 (basic) Voluntary Life insurance coverage on the date of the accident, as shown below:

Type of Loss	Percentage Payable
Hand or foot even if the severed part is surgically reattached.	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger on the same hand ¹	25%
Life if you disappear and the disappearance is caused solely and directly by an accident that could have reasonably resulted in death ²	100%
Life by accidental exposure to adverse weather conditions	100%
Coma ³	1 % per month ⁴
All toes of the same foot	25% ⁵

The loss must occur due to 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 The Standard.

Will I have to provide information regarding my medical history?

If you apply for Plan 1 (basic) Voluntary Life insurance within 31 days of becoming eligible to apply and meet the active work requirement, you will automatically qualify for insurance coverage. This means that you will not have to answer medical questions to purchase coverage up to this amount.

If you apply for Plan 1 (basic) or Plan 2 (additional) Voluntary Life insurance more than 31 days after becoming eligible to apply or if you determine that you need more insurance than the guarantee issue amount, satisfactory evidence of insurability is required. You will need to complete and submit a Medical History Statement. In some cases, we may request additional medical information or a physical exam. Coverage subject to evidence of insurability is not effective until approved by The Standard.

- 1 This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.
- 2 The disappearance must occur independently of all other causes and continue for a period of 365 days after the date of the accident despite reasonable search efforts.
- 3 Coma means a profound state of mental unconsciousness with no evidence of appropriate responses to stimulation, lasting for at least 21 consecutive days.
- 4 1% per month of the remainder of the 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 12 months.
- 5 No AD&D Insurance Benefit will be paid for Loss of all toes of the same foot if benefits are payable for the Loss of that entire foot.

Evidence of insurability is also required for reinstatement of terminated coverage and for members eligible but not insured under prior life insurance plans.

How much coverage do I need?

Each family has its own unique set of circumstances, combined with needs that may arise with the unexpected loss of life. Use the worksheet below in calculating the amount of life insurance coverage you may need. The total is the amount of Voluntary Life insurance you might want to consider applying for to meet your obligations. Once you determine how much coverage you need, complete the Enrollment Form within your enrollment packet, place it in a confidential envelope and submit it to your human resources department.

Immediate Needs	You	Your Spouse
Medical and hospital expenses	\$ _____	\$ _____
Funeral/Burial expenses	_____	_____
Loans/Debts requiring payment upon death	_____	_____
Taxes:		
Federal and state income taxes	_____	_____
Property taxes	_____	_____
Federal and state estate taxes	_____	_____
Long Term Needs		
Mortgage	\$ _____	\$ _____
Debts (credit cards, car and student loans, etc.)	_____	_____
Educational/Vocational fund	_____	_____
Childcare expenses	_____	_____
Emergency fund for unforeseen expenses	_____	_____
Income Replacement		
Consider the income needed to support your family and the number of years they will need that support.	\$ _____	\$ _____
Total Income Needs		
Add together all of the above.	\$ _____	\$ _____
Available Resources		
Existing life insurance coverage	\$ _____	\$ _____
Other assets such as 401(k), stocks, bonds, etc.	_____	_____
Total Available Resources		
Add together all of your available resources	\$ _____	\$ _____
Total Voluntary Life Insurance Needed		
Subtract the amount of your available resources from your total income needs.	\$ _____	\$ _____

How are benefits paid?

Our goal is to make a determination on life insurance claims within six business days of receipt in our home office and, when appropriate, make a payment within one business day of our approval. Depending upon the approved claim amount, The Standard may either issue a check to your designated beneficiary as a lump-sum payment or deposit the funds into a Standard Secure Access account.

With Standard Secure Access—a convenient, no fee, interest-bearing draft account, each beneficiary receives a personalized checkbook and has complete control of the account. Beneficiaries can write checks as needed or for the full amount. This arrangement allows beneficiaries to earn competitive interest rates on their benefits while they take the necessary time to consider financial decisions and evaluate their choices.

Will insurance benefits be reduced as I grow older?

Your Plan 1 (basic) Voluntary Life and any Dependents Life coverage will not reduce due to your age.

Your Plan 2 (additional) Voluntary Life is subject to the following reductions due to age:

Age of member	Percentage
70 through 74	65%
75 through 79	45%
80 through 84	30%
85 or over	15%

The Standard may continue your Voluntary Life and any Dependents Life insurance without payment of premium if you are insured under the group policy and:

- Are under the age of 60
- Become totally disabled
- Complete the waiting period of 180 days
- Provide The Standard with satisfactory proof of loss

The amount of insurance continued under the Waiver of Premium provision will be reduced or terminated according to the group policy. Waiver of Premium does not apply to AD&D insurance.

What happens if I become terminally ill?

Under the Accelerated Benefit provision, you may be eligible to receive up to 80 percent, or a maximum of \$500,000, of your Voluntary 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 Voluntary 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 Voluntary Life coverage amount at that time even if interest charges on the accelerated amount would have exhausted the remaining benefits over time.

Are there any other benefits with the Voluntary Life insurance coverage from The Standard?

The Standard pays an additional benefit, the Repatriation Benefit, if you die more than 200 miles from your primary place of residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence.

The Standard includes a travel assistance program that provides a full range of 24-hour medical, legal and travel assistance services to you and your dependents when you travel more than 100 miles from home or in a foreign country. (This benefit is provided through an agreement with MEDEX® Assistance Corporation.

The AD&D coverage includes the following additional benefits when an AD&D insurance benefit is payable:

- **Seat Belt Benefit.** The Seat Belt Benefit provision provides an additional benefit in the event you die as a result of an automobile accident and you were properly wearing and using a seat belt system.
- **Air Bag Benefit.** The Air Bag Benefit provides an additional benefit in the event you die as a result of an automobile accident for which a Seat Belt Benefit is payable and the automobile is equipped with an air bag system which deployed as evidenced by a police accident report and you were seated in the driver's or passenger's seat intended to be protected by the air bag system.
- **Family Benefits Package.** The Family Benefits Package includes the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit. It provides your eligible family members with additional financial help for childcare, college or career training.
- **Public Transportation.** The Public Transportation provision 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.
- **Occupational Assault Benefit.** The Occupational Assault Benefit provides an additional benefit if you suffer a covered loss while actively at work and the loss is the result of an act of physical violence against you that is punishable by law and evidenced by a police report. The amount of the benefit is \$25,000 or 50 percent of the AD&D insurance benefit that is paid, whichever is less.
- **Line Of Duty Benefit.** The Line of Duty Benefit allows public safety officers to receive an additional benefit of \$50,000 or 100 percent of the AD&D insurance benefit otherwise payable for the loss, whichever is less, if they suffer a loss as the result of a line of duty accident for which AD&D insurance benefits are payable.

A line of duty accident means an accident that occurs while an insured public safety officer is taking any action authorized or required by rule, regulation, law or condition of employment as a public safety officer. This includes action taken in the course of controlling or reducing crime, criminal law enforcement or fire suppression, including such action taken in response to an emergency while off duty.

- For eligible firefighters and police, line of duty includes social, ceremonial or athletic functions to which the insured employees are assigned and for which they are paid as public safety officers by their employer.
- Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters.

Paralysis Benefit

Few people are prepared for the sudden financial loss brought about by an accidental death. Even fewer are ready for the potentially higher cost of living associated with an accident that might result in paralysis. In this situation, you may receive an AD&D insurance benefit equal to the percentage of the Voluntary AD&D coverage in effect on the date of the accident, as shown below:

Type of Loss	Percentage Payable
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	75%
Uniplegia	25%

Quadriplegia means the permanent, complete and irreversible total paralysis of both upper and lower limbs.

Hemiplegia means the permanent, complete and irreversible total paralysis of the upper and lower limb on the same side of the body.

Paraplegia means the permanent, complete and irreversible total paralysis of both lower limbs.

Uniplegia means the permanent, complete and irreversible total paralysis of one limb.

No AD&D Insurance Benefit will be paid for loss of a hand or foot if an AD&D Insurance Benefit is payable for Quadriplegia, Hemiplegia, Uniplegia or Paraplegia involving that same hand or foot.

Are there any exclusions?

Plan 2 (additional) Voluntary Life excludes coverage for death resulting from suicide or other intentionally self-inflicted injury while sane or insane. The amount payable will not include amounts that have not been continuously in effect for at least two years on the date of death.

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 while sane or insane
- 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

When does coverage end?

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

- The date the last period ends for which a premium was paid for the Voluntary Life insurance (except if premiums are waived while totally disabled, if applicable)
- The date your employment terminates
- The date the group policy terminates or is amended to terminate coverage for your class
- The date you cease to be a member; however, insurance may continue for limited periods under certain circumstances described in the group policy
- If applicable, the date your employer ceases to participate under the group policy

Dependents Life coverage for your spouse and children ends automatically on the earliest of the following:

- Five months after the date you die
- The date your Voluntary Life insurance ends
- The date the Dependents Life insurance terminates under the group policy
- The date the last period ends for which a premium was paid for the Dependents Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce
- For a child who is disabled, 90 days after we mail you a request for proof of disability, if proof is not given

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

- The date the last period ends for which a premium was paid for your AD&D insurance
- The date your Voluntary Life insurance ends
- The date the AD&D insurance terminates under the group policy
- The date your Waiver of Premium begins

If my Voluntary Life or Dependents Life insurance ends, may I convert it to an individual policy?

If your Voluntary Life or Dependents Life insurance from The Standard ends for any reason other than failure to pay premiums, the Right to Convert provision allows you to convert your Voluntary Life or Dependents Life coverage to certain types of individual life insurance policies without having to provide evidence of insurability. You must apply for conversion and pay the required premium within 31 days after group coverage ends or reduces. AD&D coverage may not be converted under this provision.

May I buy group life coverage after I leave my employer?

If your insurance ends because your employment terminates, you may be eligible to buy group life insurance from The Standard through the Portability of Insurance provision, assuming you meet the eligibility requirements. Please see your human resources representative for additional information. This option is not available in all states and is subject to state variations.

How much will the Voluntary Life and AD&D coverage cost?

Your Employer pays $\frac{2}{3}$'s of the cost of your Voluntary (basic) Life and AD&D coverage. Use the following rates to determine the monthly premium for your Plan 1 (basic) Voluntary Life and AD&D coverage.

To calculate your Plan 1 (basic) Voluntary Life premium:

$$\frac{\$ \text{_____}}{\text{Amount Elected}} \div \$1,000 = \text{_____} \times \$0.130 = \$ \frac{\text{_____}}{\text{Total monthly cost}}$$

$$\frac{\$ \text{_____}}{\text{Total of monthly cost}} \times 0.333 = \$ \frac{\text{_____}}{\text{Your monthly cost}}$$

To calculate your Voluntary AD&D premium:

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

$$\frac{\$ \text{_____}}{\text{Total of monthly cost}} \times 0.333 = \$ \frac{\text{_____}}{\text{Your monthly cost}}$$

To calculate your Plan 2 (additional) Voluntary Life premium:

How much will the Dependents Life coverage cost for my spouse and children?

Your Employer pays $\frac{2}{3}$'s of the cost of your Dependents Life coverage. The monthly premium rate for this coverage is \$0.830 per \$4,000 of coverage; regardless of the number of eligible dependents covered. Use the following rates to determine the monthly premium for your Dependents Life coverage.

To calculate the premium for any Dependents Life coverage:

$$\frac{\$ \text{_____}}{\text{Amount Elected}} \div \$4,000 = \text{_____} \times \$0.830 = \$ \frac{\text{_____}}{\text{Total monthly cost}}$$

$$\frac{\$ \text{_____}}{\text{Total of monthly cost}} \times 0.333 = \$ \frac{\text{_____}}{\text{Your monthly cost}}$$

What if I have additional questions?

If you have any additional questions, please contact your human resources representative.

About Standard Insurance Company

Your employer has chosen Standard Insurance Company to provide group Voluntary Life coverage to eligible employees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a national presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Just as others count on you, you can count on The Standard for Voluntary Life insurance in a time of need. Talk with your employer's human resources representative for more information about group Voluntary Life insurance from The Standard.



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