



## Group Supplemental Life And AD&D Insurance

We can help provide for your family when you can't.

Group Supplemental Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

**Supplemental Life and AD&D insurance can help make things easier for the people you care about.**

**Life insurance** helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

### **What's at stake.**

A death or serious accident might leave your family facing expenses they couldn't cover without your income. That could include extra costs for medical care or a funeral.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance doesn't meet your needs, you can apply for additional coverage. **Plan now to help your family cover future expenses, such as:**



**Tuition**



**Child Care**



**Housing Costs**



**Daily Living Expenses**

# Life Insurance

## How Much Can I Apply For?

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

The coverage amount for your Dependents Life insurance for your spouse or child cannot exceed 100% of your Life coverage.

Note: See page 4 for class definitions.

### For You:

Depending on your class, you may apply for coverage under Plan 2, Plan 3, and/or Plan 4 Life insurance.

**Plan 2 (Supplemental) Life Insurance:** If you belong to Class 6, 7, 8, 9, 11, 12, 13, 14, 15, 19, or 21, you may apply for the following amounts:

Classes 9, 14, and 15:	\$40,000
Classes 7 and 11:	\$36,000
Classes 8, 12, and 13:	\$35,000
Classes 6 and 21:	\$30,000
Class 19:	\$15,000
All other Classes:	None

**Plan 3 (Choice Supplemental) Insurance:** All members can choose one of the following options:

**Option A:** 1 times your annual earnings\* to a maximum of \$150,000

**Option B:** 2 times your annual earnings\* to a maximum of \$200,000

**Option C:** 3 times your annual earnings\* to a maximum of \$250,000

\*Rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000

**Plan 4 (Additional Supplemental) Insurance:** To be eligible for Plan 4, you must be insured under Plan 2 if your classification provides a benefit under Plan 2. If not, you must be insured for Plan 3 to be eligible.

**All Classes:** \$10,000

### For Your Dependents:

If you have Plan 1 (Basic) Life insurance, you may apply for Dependents Life insurance for your spouse and children. To get Plan 2 Dependents Life insurance, you must first become insured for Plan 1 Dependents Life insurance.

**All Classes:**

**Plan 1 (Supplemental):** \$2,000

**Plan 2 (Additional Supplemental) :** \$3,000

## What Does My AD&D Benefit Provide?

### For You:

**Plans 2, 3, and 4:** The AD&D insurance coverage amount matches what you elect for your Plan 2, Plan 3 and Plan 4 Life insurance benefit.

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D insurance benefit.

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

# Additional Feature

### Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75% of your combined Basic and Supplemental Life benefit to a maximum of \$500,000.

# How Much Your Coverage Costs

Your Basic Life insurance is paid for by City of Sacramento. If you choose to purchase Supplemental 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.

## For You:

How much your premium costs depends on your age and benefit amount. Use the formula and rate table below to calculate the monthly premium for your Plan 2, Plan 3, and Plan 4 Supplemental Life and AD&D coverage. The rates for Plan 2, Plan 3, and Plan 4 are the same. You can use the formula to estimate your premium payment for each plan and add them together.

## For Your Dependents:

If you elect Plan 1 (Supplemental) coverage for your spouse and children, your premium rate for this coverage is \$0.60 per month. Premiums for this coverage will be deducted directly from your paycheck.

If you elect Plan 2 (Additional Supplemental) coverage for your spouse and children, your premium rate for this coverage is \$0.62 per month. Premiums for this coverage will be deducted directly from your paycheck.

## Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{1000} = \text{_____} \times \text{Enter your rate from the rate table.} = \text{_____} = \text{This amount is an estimate of how much you would pay each month.}$$

Age (As of Jan. 1)	Your Rate* (Per \$1,000 of Total Coverage)
<30	\$0.13
30-34	\$0.15
35-39	\$0.18
40-44	\$0.24
45-49	\$0.26
50-54	\$0.28
55-59	\$0.46
60-64	\$0.69
65-69	\$1.30
70+	\$2.09

\*Includes a monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit.

## 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
- Your child(ren)'s education
- Burial expenses
- Daily expenses
- Medical bills

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

## Important Details

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

### Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active employee of the employer and regularly working at least 20 hours per week
- **Class 1** Mayor
- **Class 2** City Council members
- **Class 3** City Manager
- **Class 4** Charter Officers (City Clerk, City Treasurer, City Attorney, and City Auditor)
- **Class 5** Management employees (Units 01 and 14), Library Management employees and Confidential/Administrative employees (Unit 10)
- **Class 6** Library Confidential employees
- **Class 7** Library Supervisory Unit employees
- **Class 8** Fire Local 552 employees (Unit 05)
- **Class 9** Building Construction Trades employees (Unit 06), Plumbers/Pipefitters Local 447 employees (Unit 07), and employees in Rep Units 08 and 12
- **Class 10** SPOA members including Bomb Squad, Air Operations, SWAT, Bicycle Unit, and Motorcycle Enforcement employees
- **Class 11** Library Unit Local 39 employees
- **Class 12** Management employees of SHRA (other than a Director, Assistant Director, General Counsel or Manager)
- **Class 13** Confidential employees of SHRA
- **Class 14** Employees of SHRA who are members of AFSCME
- **Class 15** Employees of SHRA who are members of SHRA Employees Association
- **Class 16** Directors, Assistant Directors, General Counsel and Managers of SHRA
- **Class 17** Management employees (Unit 20)
- **Class 18** Mayor Support and City Council Support employees (Unit 21), and WC Engineering employees (Unit 11)
- **Class 19** General Supervisory employees (Unit 15)
- **Class 20** Unit 02 SPOA (Sacramento Police Officers Association), other than Bomb Squad employees, Air Operations employees, SWAT employees, Motorcycle Enforcement employees, and Bicycle Unit employees
- **Class 21** Employees in Rep Units 03, 04, 16, and 17
- **Class 22** Assistant City Managers

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

If you are insured for Plan 1 (Basic) Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your unmarried child from live birth through age 25.

Please note:

- 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 for Life Coverage

Required for:

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

Visit the following link to complete and submit a Medical History Statement online for amounts above the guarantee issue amount: [myeoi.standard.com/647504](http://myeoi.standard.com/647504).

Note: If your family status changes, you may have the ability to apply for coverage or increase your coverage for a limited time without having to submit a Medical History Statement.

Please see your human resources representative or plan administrator for more information.

### 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
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

\*You are eligible on the later of (a) the Group Policy effective date, and (b) the first day of the calendar month that follows or coincides with the day you become a member.

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

**Life and AD&D Age Reductions**

Under this plan, your coverage amount reduces to 65% at age 70, and to 50% at age 75. If you are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

**Life Insurance Waiver of Premium**

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60
- Complete a waiting period of 180 days

If these conditions are met, your Basic and Supplemental Life insurance coverage may continue without premium payment 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% 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.

Covered Loss	Percentage of AD&D Payable Benefit
Life <sup>1</sup>	100%
One hand or one foot <sup>2</sup>	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 of the same hand <sup>3</sup>	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

- 1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.
- 2 Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia or paraplegia involving the same hand or foot.
- 3 This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

**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
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

## When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date the group policy, or your employer's coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your human resources representative or plan administrator.

## Group Insurance Certificate

If you become insured, contact your human resources representative for 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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



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 [standard.com](http://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.

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GP899-LIFE, GP190-LIFE/A997/S399,  
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