



Group Additional Life and AD&D Insurance

Palm Beach County Board of County Commissioners

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

Group Additional Life and Accidental Death and Dismemberment 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.

Additional 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 pass away.

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?

The coverage amount for your spouse/ domestic partner (DP) cannot exceed 100% of your combined Basic and Additional Life coverage.

The coverage amount for your child(ren) cannot exceed 100% of your combined Basic and Additional Life coverage.

For You:

\$10,000–\$500,000 in increments of \$10,000

For Your Spouse/DP:

\$5,000–\$100,000 in increments of \$5,000

For Your Child(ren):

Option 1: \$5,000
Option 2: \$10,000

What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

For You:

Up to \$300,000

For Your Spouse:

Up to \$50,000

AD&D Insurance

What Does My AD&D Benefit Provide?

For You:

The AD&D insurance coverage amount matches what you elect for Additional Life insurance.

For Your Spouse:

The AD&D insurance coverage amount matches what you elect for Dependent Life insurance.

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.

Annual Enrollment

During Your Employer's Annual Enrollment Period:

For You. If you are currently enrolled in Additional Life insurance for an amount less than \$300,000, you may elect to increase your coverage by one increment of \$10,000, up to, but not to exceed, the guarantee issue amount of \$300,000 without having to answer health questions. If you are not currently enrolled in Additional Life insurance, you may elect one increment of \$10,000 of coverage without having to answer health questions.

For Your Spouse/DP. If your spouse/DP is currently enrolled in Dependent Life insurance for an amount less than \$50,000, you may elect to increase coverage by one increment of \$5,000, up to, but not to exceed, the guarantee issue amount of \$50,000 without having to answer health questions. If your spouse/DP is not currently enrolled in Dependent Life insurance, you may elect one increment of \$5,000 of coverage without having to answer health questions.

For Your Child(ren). Evidence of Insurability is not required for your child(ren).

Prior Declines. If you, and/or your spouse/DP were previously declined coverage by The Standard, you and/or your spouse/DP will need to submit a Medical History Statement in order to apply for any amount of coverage during the annual enrollment period.

Visit the following link to complete and submit a Medical History Statement online for amounts above the guarantee issue amount or any prior declines: myeoi.standard.com/760741.

Additional Feature

Accelerated Death Benefit

If you become terminally ill, you may be eligible to receive up to 100% of your combined Basic and Additional Life benefit to a maximum of \$500,000.

How Much Your Coverage Costs

Your Basic Life insurance is paid for by Palm Beach County Board of County Commissioners. 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.

For You:

How much your premium costs depends on the benefit amount. If you buy Additional Life and AD&D insurance, your semimonthly rate for this coverage is \$0.1825 per \$1,000 of coverage. This includes a semimonthly AD&D rate of \$0.0095 per \$1,000 of AD&D benefit.

Employee Life with AD&D Semimonthly Premiums*

Coverage Amount	Semimonthly Premium
\$10,000	\$1.83
\$20,000	\$3.65
\$30,000	\$5.48
\$40,000	\$7.30
\$50,000	\$9.13
\$60,000	\$10.95
\$70,000	\$12.78
\$80,000	\$14.60
\$90,000	\$16.43
\$100,000	\$18.25
\$110,000	\$20.08
\$120,000	\$21.90
\$130,000	\$23.73
\$140,000	\$25.55
\$150,000	\$27.38
\$160,000	\$29.20
\$170,000	\$31.03
\$180,000	\$32.85
\$190,000	\$34.68
\$200,000	\$36.50
\$210,000	\$38.33
\$220,000	\$40.15
\$230,000	\$41.98
\$240,000	\$43.80
\$250,000	\$45.63

Coverage Amount	Semimonthly Premium
\$260,000	\$47.45
\$270,000	\$49.28
\$280,000	\$51.10
\$290,000	\$52.93
\$300,000	\$54.75
\$310,000	\$56.58
\$320,000	\$58.40
\$330,000	\$60.23
\$340,000	\$62.05
\$350,000	\$63.88
\$360,000	\$65.70
\$370,000	\$67.53
\$380,000	\$69.35
\$390,000	\$71.18
\$400,000	\$73.00
\$410,000	\$74.83
\$420,000	\$76.65
\$430,000	\$78.48
\$440,000	\$80.30
\$450,000	\$82.13
\$460,000	\$83.95
\$470,000	\$85.78
\$480,000	\$87.60
\$490,000	\$89.43
\$500,000	\$91.25

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.

*Coverage amounts for ages 70 and over reduce due to age reduction (see Life and AD&D Age Reductions section).

How Much Your Coverage Costs Continued

For Your Spouse/DP:

If you buy Additional Life and AD&D insurance for your spouse/DP, your semimonthly rate for this coverage is \$0.1825 per \$1,000 of coverage. This includes a semimonthly AD&D rate of \$0.0095 per \$1,000 of AD&D benefit.

Spouse/DP Life with AD&D Semimonthly Premiums

Coverage Amount	Semimonthly Premium
\$5,000	\$0.91
\$10,000	\$1.83
\$15,000	\$2.74
\$20,000	\$3.65
\$25,000	\$4.56
\$30,000	\$5.48
\$35,000	\$6.39
\$40,000	\$7.30
\$45,000	\$8.21
\$50,000	\$9.13
\$55,000	\$10.04
\$60,000	\$10.95
\$65,000	\$11.86
\$70,000	\$12.78
\$75,000	\$13.69
\$80,000	\$14.60
\$85,000	\$15.51
\$90,000	\$16.43
\$95,000	\$17.34
\$100,000	\$18.25

For Your Child(ren):

If you buy Dependent Life for your child(ren), your monthly rate is \$0.0365 per \$1,000, no matter how many children you're covering.

Dependent Life Semimonthly Premiums

Coverage Amount	Semimonthly Premium
\$5,000	\$0.18
\$10,000	\$0.37

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
- A regular permanent employee of the Board of County Commissioners, Supervisor of Elections or Palm Tran, Inc., who is actively at work at least 30 hours per week

Palm Beach County Fire Rescue who are members of Professional Fire Fighters of Palm Beach County IAFF Local 2928, Palm Beach County Sheriff's Office, tax collector, property appraiser, clerk of the court, temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you buy Additional Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your eligible spouse/DP. You may buy Life coverage for your eligible child(ren). This is called Dependent 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 cannot be insured as both an individual and a spouse/DP.**

You may also choose to cover your child. Child means your child from live birth through the last day of the calendar month in which your child reaches age 26.

Please note:

- Your child cannot be insured by more than one employee.
- Your spouse/DP or child(ren) must not be a full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a child.

Medical Underwriting Approval for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications for employee and spouse/DP (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Employees eligible but not insured under the prior life insurance plan

Medical underwriting is not required for child(ren).

Visit the following link to complete and submit a Medical History Statement online for amounts above the guarantee issue amount or any prior declines: myeoi.standard.com/760741.

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 contact your group insurance representative 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

*If you are already a member on the date the group policy is effective, you are eligible on the first day of the calendar month that follows or coincides with 60 consecutive days as a member. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month that follows or coincides with 60 consecutive days as a member.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependent Life insurance, will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount.

Contact your group insurance representative for further information about the applicable coverage effective date for your insurance, including Dependent Life insurance.

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 50% at age 70. Your spouse/DP's coverage is not subject to reductions due to age.

Life insurance Waiver of Premium

Your 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 you qualify and are under age 60, your Life insurance coverage may continue without cost until your Social Security Normal Retirement Age, 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 a Medical History Statement.

AD&D Benefits

The amount of the AD&D benefits equal to the amount payable for your or your spouse's/DP's 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. Satisfactory proof of loss is required for loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

AD&D Covered Losses

Your AD&D covered losses and payable benefit amounts:

Covered Loss	Percentage of AD&D Payable Benefit
Life ¹	100%
One hand or one foot ²	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 ³	25%
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%

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.

³ If you lose a hand or foot and an AD&D benefit is payable for quadriplegia, triplegia, paraplegia, hemiplegia, or uniplegia involving that same hand or foot, the benefit will be the higher of the AD&D benefit for that loss.

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, fumes 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 last day of the calendar month in which your employment terminates
- The last day of the calendar month in which 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 Dependent 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 group insurance representative .

Group Insurance Certificate

If coverage becomes effective and 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.

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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