



# Government of the District of Columbia

## Life and Disability Benefits

August 12, 2020



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

- *In the event of a passing, Life and AD&D Insurance will help your family meet the daily expenses, pay off debt, secure your children's education and protect your family's finances.*
- *You may elect Plan 1 (Basic) Life and AD&D Insurance and Plan 2 (Optional) Life Insurance through Government of the District of Columbia.*
  - Plan 1 (Basic) Life and AD&D Insurance Benefit:
    - 1 times your Annual Earnings rounded to the next higher \$1,000 if not already a multiple of \$1,000, plus \$2,000.
    - An extra Life benefit is provided for loss of life before age 45.
  - Plan 2 (Optional) Life and AD&D Insurance, and Dependents Insurance:
    - You must be enrolled in Plan 1 (Basic) Life and AD&D Insurance to enroll in Plan 2 (Optional) Life Insurance.
    - You may apply for any or all of the following Plan 2 (Optional) Life Insurance options.
    - Dependents may be insured under only one option (Option C).
      - Option A - \$10,000
      - Option B – Your choice of 1, 2, 3, 4, or 5 times your Annual Earnings.
      - Option C – You may apply for one of the following Dependents Life Insurance options:
        - \$10,000 for your eligible spouse and \$10,000 for your eligible child(ren).
        - \$25,000 for your eligible spouse and \$10,000 for your eligible child(ren).
        - \$50,000 for your eligible spouse and \$10,000 for your eligible child(ren).
    - For Members who choose to enroll in Option A, the amount of your Optional AD&D benefit is \$10,000. There is no AD&D benefit for Optional Life Insurance Option B.
- **Life Insurance Benefits:**
  - **Accelerated Benefit** – If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Optional Life benefit to a maximum of \$500,000.
  - **Portability** – If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.
  - **Conversion** – If your insurance ends or reduces, you may be eligible to convert your Life Insurance to an individual Life Insurance Policy.
  - **Travel Assistance** – A service provided to you and your dependents that can help employees and their families prepare for trips and during critical situations while away from home. The program can assist participants with finding qualified medical providers, legal services or with the replacement of lost credit cards and passports.
  - **Life Services Toolkit** – Provides access to comprehensive and compassionate services to Group Life insurance beneficiaries. These services are available to you for 12 months after you receive your Life claim letter from The Standard.





## **Short Term Disability Insurance (STD)**

- ***Short Term Disability Insurance pays a weekly benefit in the event you cannot work because of a covered illness or injury. A STD benefit replaces a portion of your weekly income, providing funds to help you pay your bills and living expenses.***
- ***You may elect Voluntary (paid by you) Short Term Disability (STD) Coverage through Government of the District of Columbia if you are:***
  - An active employee of Government of the District of Columbia who is in a permanent bargaining employee and non-bargaining executive level, or a full-time permanent employee
  - Actively working at least 20 hours each week
- ***Your STD Benefit:***
  - 66 2/3 percent of the first \$1,731 of your weekly insured predisability earnings
  - Maximum Benefit is \$1,154
  - Maximum Benefit Period – 180 days
  - Benefit Waiting Period – 20 days

## **Long Term Disability Insurance (LTD)**

- ***Long Term Disability Insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.***
- ***You may elect Voluntary (paid by you) Long Term Disability (LTD) Coverage through Government of the District of Columbia if you are:***
  - A permanent bargaining employee, non-bargaining executive level employee, or a full-time and part-time permanent employee of Government of the District of Columbia
  - Actively working at least 20 hours each week
- ***Your LTD Benefit:***
  - 66 2/3 percent of the first \$7,500 of your predisability earnings
  - Maximum Benefit is \$5,000
  - Benefit Waiting Period – 6 Months
  - Maximum Benefit Period – To Age 65 (please see cert for details)



## *Resources and Links*

**Life and AD&D Coverage Highlight**

[https://www.standard.com/eforms/12506alaa\\_641332.pdf](https://www.standard.com/eforms/12506alaa_641332.pdf)

**Voluntary STD Coverage Highlight**

[https://www.standard.com/eforms/12503\\_641332.pdf](https://www.standard.com/eforms/12503_641332.pdf)

**Voluntary LTD Coverage Highlight**

[https://www.standard.com/eforms/12501\\_641332.pdf](https://www.standard.com/eforms/12501_641332.pdf)

**Optional Life Employee Booklet**

[http://www.standard.com/eforms/10391d\\_641332.pdf](http://www.standard.com/eforms/10391d_641332.pdf)

**Travel Assistance Program**

<https://www.standard.com/eforms/14684.pdf>

**Life Services Toolkit**

<https://www.standard.com/eforms/17527.pdf>

For questions about your benefits, please reach out to:

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