



Government of the District of Columbia

Life and Disability Benefits – Active Members

October 22, 2021



Life and AD&D Insurance

Life 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.

Government of the District of Columbia has partnered with The Standard to offer Life Insurance and Accidental Death and Dismemberment (AD&D) benefits for you, and Life Insurance for your dependents.

Basic Life and AD&D Insurance:
[Benefits at a Glance](#)



Life Insurance Plans ¹

	Plan 1 (basic) ²	Plan 2 (optional) ³	Dependent
Who pays the premium?	Employee	Employee	Employee
Enrollment	Optional	Optional	Optional (you must be enrolled in Option A and/or Option B)
Benefit Amount	1 times your Annual Earnings, plus \$2,000	Option A - \$10,000 Option B – 1, 2, 3, 4, or 5 times your Annual Earnings	Varies by Option (see plan information)

1 Please see Certificate of Insurance for eligibility requirements

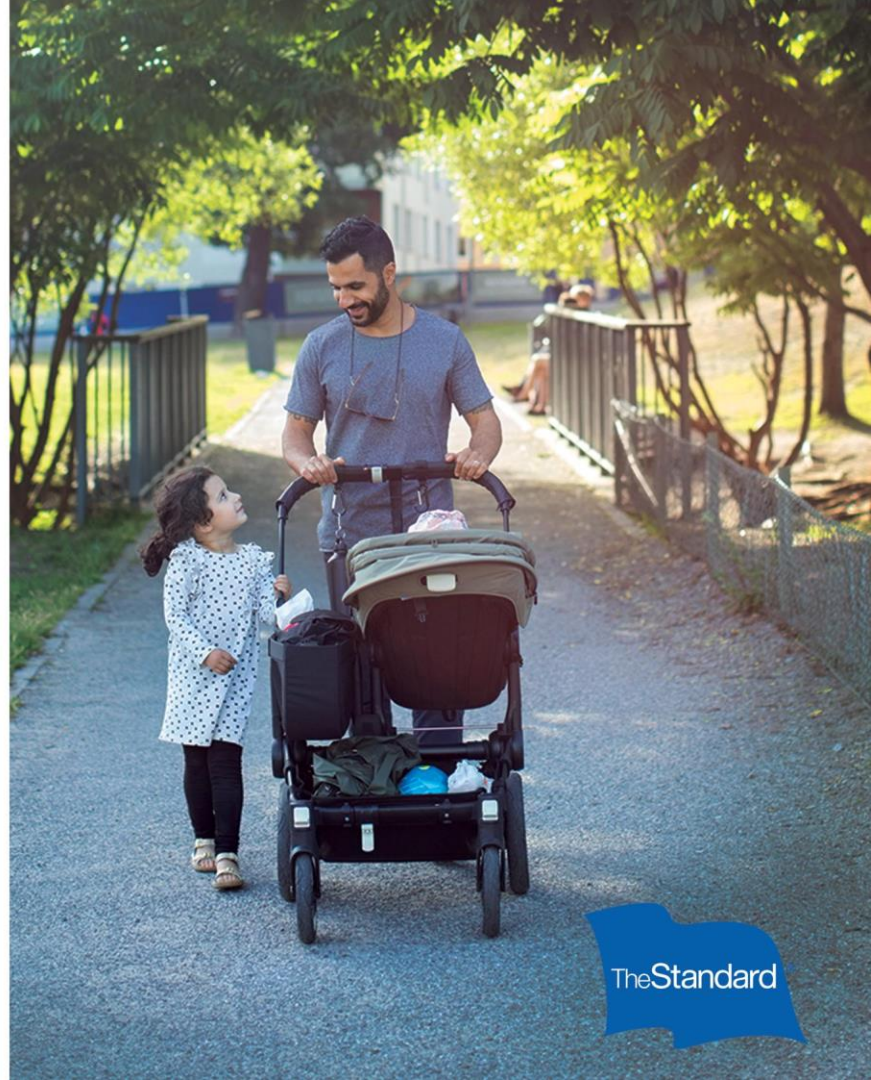
2 You must be enrolled in Plan 1 Life Insurance in order to elect Plan 2. The amount of your Plan 1 Accidental Death & Dismemberment (AD&D) is equal to the amount of your Plan 1 Life Insurance

3 You may apply for either Option A or Option B, or both. The amount of your Plan 2 Accidental Death & Dismemberment (AD&D) is equal to the amount of your Plan 2 Life Insurance



How to Enroll During Annual Enrollment

- Evidence of Insurability is required to become insured for any Plan 1 or Plan 2 Option A and/or Option B Life Insurance Benefit



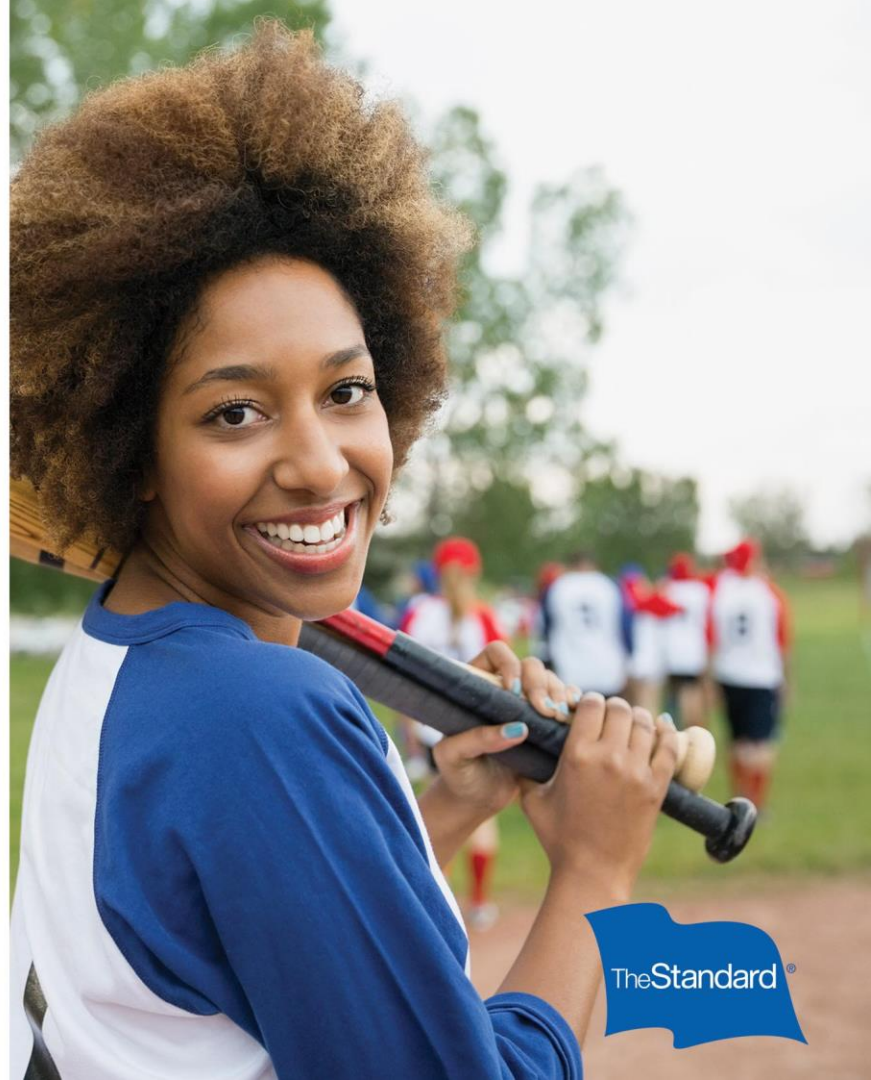
Short Term Disability Insurance

Voluntary Short Term Disability Insurance

Disabilities happen more frequently than we realize, and they can be devastating to your finances.

Short Term Disability Insurance pays a weekly benefit to you if you are unable to work due to an illness or accident.

STD benefits are available to active employees who are in a permanent bargaining employee and non-bargaining executive level, or full-time and part-time permanent employees regularly working at least 20 hours each week.



Voluntary Short Term Disability Plan

	Voluntary STD
Who pays the premium?	Employee
Enrollment	Option to enroll within 31 days after you become eligible ¹
Benefit Amount	66 2/3% of your monthly earnings, up to a maximum of \$1,154 per month
Benefit Waiting Period	20 Days
Maximum Benefit Period	180 Days ²

1 Evidence of insurability is required if you apply more than 31 days after you become eligible.

2 STD Benefits will end on the date long term disability benefits become payable to you under a group plan provided by your Employer, even if that occurs before the end of the Maximum Benefit Period



Enrolling in Voluntary Short Term Disability

- If you are applying for Short Term Disability coverage more than 31 days after becoming eligible, you must meet the active work requirement and submit evidence of insurability satisfactory to The Standard
- Voluntary Short Term Disability Rates and Additional Information: [Coverage Highlights](#)



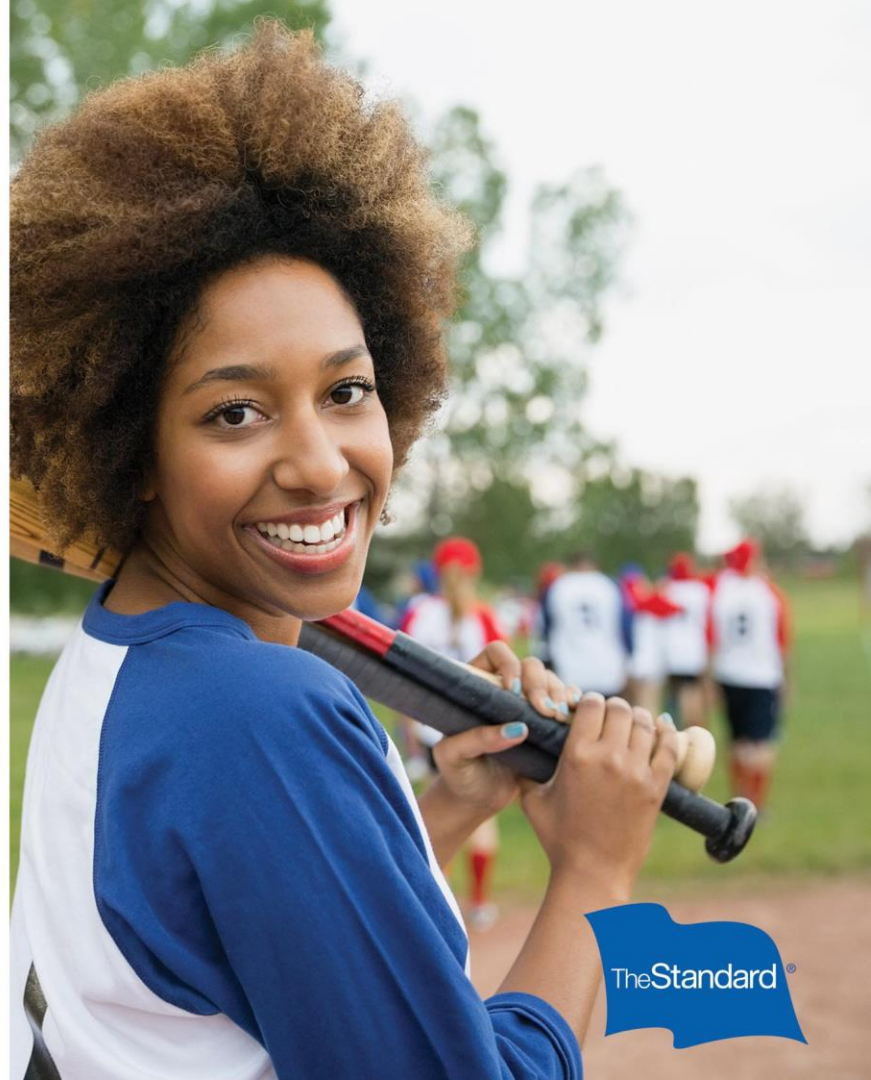
Long Term Disability Insurance

Voluntary Long Term Disability Insurance

Disabilities happen more frequently than we realize, and they can be devastating to your finances.

Long Term Disability Insurance is designed to pay a monthly benefit to you if are unable to work due to an illness or accident.

LTD benefits are available to permanent bargaining employees, non-bargaining executive level employees, and full-time and part-time permanent employees regularly working at least 20 hours each week.



Voluntary Long Term Disability Plan

	Voluntary LTD
Who pays the premium?	Employee
Enrollment	Option to enroll within 31 days after you become eligible ¹
Benefit Amount	66 2/3% of your monthly earnings, up to a maximum of \$5,000 per month
Benefit Waiting Period	6 Months
Maximum Benefit Period	To Age 65

¹ Evidence of insurability is required if you apply more than 31 days after you become eligible.



Enrolling in Voluntary Long Term Disability

- If you are applying for Long Term Disability coverage more than 31 days after becoming eligible, you must meet the active work requirement and submit evidence of insurability satisfactory to The Standard
- Voluntary Long Term Disability Rates and Additional Information: [Coverage Highlights](#)



Travel Assistance and Life Services Toolkit

Travel Assistance

- Information, referral, transportation and evacuation services to help employees respond to medical care emergencies when they travel more than 100 miles from home for trips of up to 180 days
- Dependents are covered – including legal spouses and dependent children to age 25, regardless of marital or student status
- Available to all employees who have Life coverage in effect with The Standard
- The Standard partners with Assist America, Inc. to provide these services
- [Travel Assistance – Employee Flyer](#)



Life Services Toolkit

- Helps insured employees and their beneficiaries address important life matters
- Insured employees can access a suite of comprehensive online resources
- Beneficiaries have access to online resources as well as highly trained counselors
- Available to all employees who have Life coverage in effect with The Standard, and to your beneficiaries for up to 12 months after claim approval
- [Life Services Toolkit Flyer](#)





The Standard is the marketing name for StanCorp Financial Group, Inc., and its subsidiaries. StanCorp Equities, Inc., member FINRA, wholesales a group annuity contract issued by Standard Insurance Company and a mutual fund trust platform for retirement plans. Third-party administrative services are provided by Standard Retirement Services, Inc. Investment advisory services are provided by StanCorp Investment Advisers, Inc., a registered investment advisor. StanCorp Equities, Inc., Standard Insurance Company, Standard Retirement Services, Inc., and StanCorp Investment Advisers, Inc., are subsidiaries of StanCorp Financial Group, Inc., and all are Oregon corporations.