



Life Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through Government of the District of Columbia.

Eligibility Requirements

Retired Member

- You must be insured for Basic Life through The Standard.
- You must be an employee who retired on or after January 1, 1990 under Government of the District of Columbia's retirement program, who was covered under the Group Policy or the Prior Plan on the day before retirement and you meet the requirements established by the DC Office of Personnel to continue your insurance into retirement.
- Full-time members of the armed forces, and members of a uniformed service as defined in section 1072 of title 10, United States Code are not eligible.

Note: An employee who is already enrolled in a plan and who transfers to, or whose employment status changes so that the individual occupies, a position under which the individual would normally be excluded, continues the enrollment in the new position provided there was not a break in service of more than three calendar days.

Dependent

- Spouse means a person to whom you are legally married or a person in a committed relationship sharing a residence with an employee who has been granted domestic partnership certification.
- Child means your unmarried child from live birth through age 21 (through age 24 if a registered student in full-time attendance at an accredited educational institution).
 - A. The child is insured under the Group Policy and, on and after the date in which insurance would otherwise end because of the Child's age, is continuously Disabled.
 - B. The child was insured under the Prior Plan on the day before the effective date of your Employer's coverage under the Group Policy and was Disabled on that day and is continuously Disabled thereafter.

Child includes any adopted child; your stepchild, foster child and the child of your Spouse, if living in your home; or your grandchild, if claimed as a dependent on your Federal Income Tax for, if they otherwise meet the definition of Child.

Your child is Disabled if your child is continuously incapable of self-sustaining employment because of mental retardation or physical handicap and chiefly dependent upon you for support and maintenance or institutionalized because of mental retardation or physical handicap.

- Your child cannot be insured by more than one retired member.
- Your spouse or children must not be full-time member(s) of the armed forces.

Coverage Amount Guidelines

At the time you retire, you must select the amount of Life and Dependents Life insurance for which you are interested in continuing within the coverage amount guidelines shown below.

Plan 1 Basic Life Insurance: At the time of your retirement, you may apply for one of the following:

- 75% Reduction: Your Life Insurance will reduce by 2% of the amount in effect immediately prior to retirement each month beginning with the second calendar month after the date you become 65, or retire, whichever is later. The amount will not reduce to less than 25% of the amount in effect prior to retirement. **This option is Noncontributory, with premiums paid by Government of the District of Columbia.**
- 50% Reduction: Your Life Insurance will reduce by 1% of the amount in effect immediately prior to retirement each month beginning with the second calendar month after the date you become 65, or retire, whichever is later. The amount will not reduce to less than 50% of the amount in effect prior to retirement. **This option is Contributory, requiring premium contributions from you.**
- No Reduction: Your Life Insurance will equal the amount in effect immediately prior to retirement. **This option is Contributory, requiring premium contributions from you.**

Plan 2 Optional Life Insurance: In order to enroll in Optional Life, you must participate in Basic Life.

You may apply for any or all of the following Optional Life Options, except that your Dependents may be insured under only one option.

Option A: \$10,000

- 75% Reduction: Your Optional Life Option A Life Insurance will reduce by 2% each month beginning with the second calendar month after the date you become 65. The amount will not reduce to less than 25% of the amount in effect prior to retirement. **This option is Noncontributory, with premiums paid by Government of the District of Columbia.**

Option B: The amount of your Optional Life Option B Life Insurance in effect immediately prior to retirement. You may apply for one of the following Options:

- 100% Reduction: Your Life Insurance will reduce by 2% of the amount in effect immediately prior to retirement each month beginning with the second calendar month after the date you become 65. The amount will not reduce to less than 0% of the amount in effect prior to retirement. **This option is Noncontributory, with premiums paid by Government of the District of Columbia.**
- No Reduction: Your Life Insurance will equal the amount in effect immediately prior to retirement. **This option is Contributory, requiring premium contributions from you.**

Option C: The amount of your Optional Life Option C Life Insurance (Dependents Life Insurance) in effect immediately prior to retirement. You may apply for one of the following Options:

- 100% Reduction: Your Dependents Life Insurance will reduce by 2% of the amount in effect immediately prior to retirement each month beginning with the second calendar month after the date you become 65. The amount will not reduce to less than 0% of the amount in effect prior to retirement. **This option is Noncontributory, with premiums paid by Government of the District of Columbia.**
- No Reduction: Your Dependents Life Insurance will equal the amount in effect immediately prior to retirement. **This option is Contributory, requiring premium contributions from you.**

Note:

- The coverage amount for your spouse cannot exceed 50 percent of your combined Basic and Optional Life coverage.
- The coverage amount for your child(ren) cannot exceed 50 percent of your combined Basic and Optional Life coverage.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: <http://www.standard.com/lifeneeds>.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, and agree to pay premium.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life Insurance Features and Benefits

Please see your human resources representative for additional information about the features and benefits below.

Conversion If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
 - 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
- 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 insurance ends, contact your human resources representative.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive 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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Premium and Rates – Contributory Plans Only

If you elect Basic Life insurance and/or Optional Life insurance, your monthly rate for these plans are indicated in the tables below. You pay 100 percent for any contributory coverage you elect.

Basic Life Insurance	Monthly Rate
Retired Members with 50% reduction	\$0.711 per \$1,000
Retired Members without 50% reduction	\$2.130 per \$1,000

Optional Life Insurance

Retiree's Age (as of last January 1)	Monthly Rate	
	Option A (per \$10,000 of total coverage)	Option B (per \$1,000 of total coverage)
<35	\$0.758	\$0.068
35-39	\$0.910	\$0.084
40-44	\$1.235	\$0.116
45-49	\$1.993	\$0.190
50-54	\$3.228	\$0.312
55-59	\$6.500	\$0.634
60+	\$9.793	\$0.960

Dependents Life Insurance – (Plan C)

Retiree's Age (as of last January 1)	Monthly Rate (per member)		
	Option C1 (Spouse: \$10,000 Child(ren): \$10,000)	Option C2 (Spouse: \$25,000 Child(ren): \$10,000)	Option C3 (Spouse: \$50,000 Child(ren): \$10,000)
<45	\$1.668	\$3.250	\$5.828
45-54	\$3.163	\$6.997	\$13.303
55+	\$7.648	\$18.178	\$35.663



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399