



Life and Accidental Death and Dismemberment (AD&D) 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. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. 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

Employee

- You must be an active employee of Government of the District of Columbia who was hired on or after October 1, 1987.
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.
- Other exclusions apply. Please see the group insurance certificate for a complete explanation of eligibility.

Dependent

- You must elect Basic Life insurance for yourself in order to elect Dependents Life insurance.
- 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) or your unmarried child who meets either of the following requirements:
 - A. The child is insured under the Group Policy and, on and after the date on 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.
- Your child includes your 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 form, 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 spouse or children must not be full-time member(s) of the armed forces.
- Please see the group insurance certificate for a complete explanation of eligibility.

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Life and Dependents Life insurance for which you are interested in applying.

Plan 1 Basic Life Insurance: 1 times your annual earnings as of last January 1, rounded to the next higher \$1,000 if not already a multiple of \$1,000, plus \$2,000. The minimum amount is \$10,000. An extra benefit is provided for loss of life before age 45.

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

Option B: 1, 2, 3, 4 or 5 times your annual earnings as of last January 1. The amount of insurance elected under Option B is determined by multiplying your annual earnings, rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000, by the option you elect.

Option C: You may apply for one of the following Dependents Life insurance options:

1. \$10,000 for your eligible spouse and \$10,000 for your eligible child(ren)
2. \$25,000 for your eligible spouse and \$10,000 for your eligible child(ren)
3. \$50,000 for your eligible spouse and \$10,000 for your eligible child(ren)

Note:

- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval. To submit a medical history statement online, visit: www.standard.com/mhs.
- The coverage amount for your dependents 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: www.standard.com/lifeneeds.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of insurance including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

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

Life and AD&D Age Reductions

Under this plan, your coverage amount does not reduce by your age.

Life Insurance Features and Benefits

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

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 without submitting proof of good health.
Travel Assistance¹	This service provides you and your dependents with access to appropriate medical care and other emergency services when traveling at least 100 miles from home or in foreign countries for up to 180 days. Travel Assistance also offers a range of professional, 24-hour medical, legal and trip assistance information and coordination services to help your travel go smoothly.

¹ Travel Assistance is provided through an arrangement with a service provider, which is not affiliated with The Standard. Travel Assistance is not an insurance product in all states, except in the state of Oregon. For more information, visit www.standard.com/individual/insurance/group-services/travel-assistance.

AD&D Insurance Benefit Schedule

The amount of the Basic AD&D benefit for loss of your life is equal to the amount payable for your Basic Life benefit on the date of the accident. If you elect Optional Life insurance Option A or Option B, the amount of your Optional AD&D benefit for loss of your life is equal to the amount of your Optional Life insurance. There is no AD&D benefit payable for losses other than loss of life under Optional AD&D insurance.

The amount of the Basic AD&D benefit for other covered losses is a percentage of the amount payable for the AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

AD&D Insurance Features

The following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D benefit is payable.

- Seat Belt** This provides an additional benefit if you die as a result of a covered automobile accident while properly using a seat belt system

- Air Bag** This provides an additional benefit if you die as a result of a covered automobile accident where an eligible air bag system deployed at the time of the accident and for which a seat belt benefit is payable.

- Family Benefits Package** This provides extra AD&D benefits to your family to help them transition as a result of your accidental death. Through this provision, your eligible family members may be entitled to receive additional financial help for childcare, college or career training. Included are Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.

AD&D Insurance Exclusions

Subject to state variations, AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature if nuclear weapons are used
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or 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 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 your employment terminates
- The date you cease to meet the eligibility requirements (coverage 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
- For AD&D insurance for you, the date your life insurance ends

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 may view your group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events on your employer’s website. 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.

Employee Rates

Premiums for this coverage will be deducted directly from your paycheck. If you elect Basic Life with AD&D insurance, your bi-weekly rate is \$0.065 per \$1,000 of total coverage. If you elect Optional Life insurance, your bi-weekly rate for this plan is indicated in the table below.

To calculate your premium for **Basic Life with AD&D**:

1. Enter 1 times your annual earnings as of last January 1, rounded to the next higher \$1,000 if not already a multiple of \$1,000, plus \$2,000. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Enter rate of 0.065 on Line 3. Line 3: 0.065
4. Multiply Line 2 by Line 3 = Total bi-weekly cost. Line 4: _____
5. Multiply Line 4 by 0.6667 = Your bi-weekly cost. Line 5: _____

Employee’s Age and Salary (as of last January 1)	Bi-weekly Rate	
	Option A (per \$10,000 of total coverage)	Option B (per \$1,000 of total coverage)
<35	\$0.350	\$0.034
35-39	\$0.420	\$0.042
40-44	\$0.570	\$0.058
45-49	\$0.920	\$0.095
50-54	\$1.490	\$0.156
55-59	\$3.000	\$0.317
60+	\$4.520	\$0.480

To calculate your premium for **Option B**:

1. Amount Elected: Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your bi-weekly cost. Line 4: _____

Dependents Rates

You pay 100 percent of the premium for this coverage. Premiums for this coverage will be deducted directly from your paycheck. If you elect Dependents Life insurance for your spouse and child(ren), your bi-weekly rate for this coverage is indicated in the table below.

Employee's Age (as of last January 1)	Bi-weekly 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	\$0.77	\$1.50	\$2.69
45-54	\$1.46	\$3.22	\$6.14
55+	\$3.53	\$8.39	\$16.46



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