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## Benefits at a Glance for Washington Counties Insurance Fund

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**Group Policy # 645273**

**Effective Date January 1, 2009**

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## Group Voluntary Life Insurance

Voluntary Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible employee's covered death.

The cost of this insurance is paid by the employee through payroll deduction. Any enrollment materials needed to elect this coverage will be provided.

### Eligibility

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#### Eligible Employee

To be eligible for this plan you must be insured under the Basic Life insurance and one of the following:

- An active employee of a participating employer working at least 20 hours each week. An eligible employee does not include a temporary or seasonal employee, full-time member of the armed forces, leased employee or an independent contractor; or
- An active elected official of an employer participating in the Washington Counties Insurance Fund.

#### Waiting Period Before Becoming Eligible for Insurance

For employees and elective officials of member groups under Washington Counties Insurance Fund: None.

For employees and elective officials of member groups located in Whatcom County under the Washington Insurance Fund: First of the month coinciding with or next following the date you are an eligible employee.

### Benefits

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#### Employee Coverage Amount

Voluntary Life coverage is available in increments of \$10,000. The maximum amount you may elect, when combined with your Basic Life Insurance, is the lesser of a) \$500,000, or b) 6 times your annual earnings.

Acceptable evidence of good health may be required to become insured for the amount of coverage in excess of \$50,000.

### **Spouse/Domestic Partner\* Coverage Amount**

This coverage is available in increments of \$10,000 to a maximum of \$250,000, but not to exceed 100 percent of the employee's Voluntary Life coverage.

Acceptable evidence of good health from the spouse/domestic partner\* may be required in order for them to become insured for the amount of coverage in excess of \$20,000.

### **Coverage Amount for Child(ren)**

This coverage is available in increments of \$2,000 to a maximum of \$10,000, but not to exceed 100 percent of the employee's Voluntary Life coverage amount.

### **Age Reductions**

Under this policy, insurance coverage reduces to 65 percent at age 70, 45 percent at age 75, and 30 percent at age 80. The premium amount is calculated on the reduced coverage amount. Dependents Life insurance for your spouse terminates at age 70.

\*If participating employer covers domestic partnerships.

## **Other Life Features & Services**

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- Right to Convert Provision
- Portability of Insurance Provision
- Waiver of Premium
- Repatriation Benefit
- Accelerated Benefit
- MEDEX<sup>®</sup> Travel Assist
- Standard Secure Access account payment option

*This information is only a brief description of the group Voluntary Life insurance policy sponsored by the Washington Counties Insurance Fund. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, and exclusions. The Standard and the employer may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for employees who become insured according to its terms. For costs of coverage and more complete details of coverage, contact your human resources representative.*