



Voluntary Life Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through your *employer*. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Voluntary Life Employee Brochure included in your packet or check with your human resources representative.

Employer Plan Effective Date

Your employer will provide Basic Life coverage from The Standard. If you qualify for Basic Life, you may also apply for Voluntary Life coverage to supplement your Basic Life amount. A minimum number of eligible employees must apply and qualify for the proposed plan before Voluntary Life coverage can become effective. This level of participation has been agreed upon by the *policyholder* and The Standard.

Eligibility

To become insured for Voluntary Life, you must be insured under Basic Life and one of the following:

- An active employee of an *employer* participating in the Washington Counties Insurance Fund and *actively at work* at least 20 hours each week (excluding, temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors); or
- An active elected official of an *employer* participating in the Washington Counties Insurance Fund.

Your dependent *spouse* or *children* cannot be full-time members of the armed forces of any country.

Employee Coverage Amount

You may elect Voluntary Life coverage in units of \$10,000 to a maximum of \$500,000. The minimum amount you can elect is \$10,000. The maximum amount you may elect, when combined with your Basic Life, is the lesser of a) \$500,000, or b) 6 times your *annual earnings*.

If you wish to become insured for an amount in excess of \$50,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Dependents Life insurance from Standard Insurance Company is also included in this plan.

Spouse Coverage Amount

This coverage is available in units of \$10,000 to a maximum of \$250,000, but not to exceed 100 percent of your Voluntary Life coverage.

If you elect an amount for your *spouse* greater than \$20,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases will also require medical underwriting approval.

Coverage Amount for Children

You may elect an amount of Dependents Life insurance for your eligible *child* in units of \$2,000 to a maximum of \$10,000. This amount may not exceed 100 percent of your Voluntary Life coverage. All late applications will be subject to medical underwriting approval.

Employee Rates

If you elect Voluntary Life insurance, your monthly premium rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Age of Employee (as of January 1)	Rate (Per \$10,000 of Total Coverage)
<20	\$0.56
20-24	\$0.66
25-29	\$0.71
30-34	\$0.82
35-39	\$0.98
40-44	\$1.45
45-49	\$2.35
50-54	\$3.91
55-59	\$5.81
60-64	\$8.74
65+	\$12.53

To calculate your premium:

1. Amount Elected: Write this amount on the Life Requested Amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$10,000 = 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 monthly cost. Line 4: _____

Spouse Rates

If you elect Voluntary Life insurance for your *spouse*, your monthly premium rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Age of Spouse (as of January 1)	Rate (Per \$10,000 of Total Coverage)
<20	\$0.60
20-24	\$0.70
25-29	\$0.75
30-34	\$0.90
35-39	\$1.05
40-44	\$1.55
45-49	\$2.45
50-54	\$4.09
55-59	\$5.87
60-64	\$9.57
65-69	\$13.53

To calculate the premium for your spouse:

1. Amount Elected: Write this amount on the Dependent Life Spouse Requested Amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$10,000 = Line 2. Line 2: _____
3. Rate (from chart). Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

Child(ren) Rate

Monthly rate per member is \$0.37 per \$2,000 of Dependents Life insurance for your eligible *child(ren)* regardless of the number of eligible *children* covered.

Employee Coverage Effective Date

Please contact your human resources representative for more information regarding the following requirements that must be satisfied for your insurance to become effective. You must satisfy:

- Eligibility requirements
- An *eligibility waiting period*
- An *evidence of insurability* requirement, if applicable
- An *active work* requirement. This means that 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.

Age Reductions

Under this plan, coverage reduces to 65 percent at age 70, 45 percent at age 75, and 30 percent at age 80. If you are age 70 or over, ask your human resources representative for the amount of coverage available. Dependents Life insurance for your *spouse* terminates at age 70.

Waiver of Premium Provision

The Standard may continue your Life insurance without premium payments if you:

- Become *totally disabled* while insured under the *group policy*
- Are under the age of 60
- Complete the *waiting period* of 180 days
- Give us satisfactory proof of *loss*

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.

When Spouse and Child Coverage Ends

Your brochure includes information about when your insurance ends. Any *spouse* and *child* coverage will automatically end on the earliest of the following:

- Five months after the date you die
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the *group policy*
- The date your *employer's* coverage under the *group policy* for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the *dependent* ceases to be an eligible *dependent*
- For your *spouse*, the date of your divorce or legal separation
- For your *spouse*, the date they reach 70 years of age
- For a *child* who is *disabled*, 90 days after we mail you a proof of *disability* request, if proof is not given

Limitations

The *loss* must occur solely by an accident and 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 us.

Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.