TheStandard®

Long Term DISABILITY

Group Life







Your Employee Benefits Proposal

Prepared for: City of West Sacramento

Presented by:

Proposal Prepared on:
August 21, 2023

Proposed Effective Date:
January 1, 2024

Life and AD&D Insurance
Dependent Life Insurance

Standard Insurance Company

Proposed Effective Date
January 01, 2024

Prepared for:
City of West Sacramento

Life and AD&D Insurance

Handling a Life insurance claim takes a special touch. All of our Life benefits employees complete annual grief training helping them to empathize with beneficiaries and recognize when they need special attention. And we're focused on settling claims quickly: Our median calculation turnaround time in 2021 was 2 days for clean claims and 4 days for all claims (internal company data as of January 2022).

Basic Plan 4: Covered Members

An active City Council Member, Department Head, Management Confidential, Local 39, Specialist, Professional, Non-Sworn Police Office Association, or Non-Sworn Police Sergeants Association employee of the Employer working 30 or more hours per week.

- **Class 1:** City Council Members, Department Heads, Management and Confidential Members
- **Class 2:** Local 39 Members
- **Class 3:** Specialists, Professionals and Non-Sworn Police Office Association Members
- **Class 4:** Non-Sworn Police Sargent Association Members

	Basic			
	Class 1	Class 2	Class 3	Class 4
Benefit Schedule	Flat $24,000	Flat $20,000	Flat $16,000	Flat $16,000
Guarantee Issue	Full Benefit	Full Benefit	Full Benefit	Full Benefit
AD&D Benefit	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit
Age Reduction Schedule	To 70% at age 65 To 50% at age 70	To 70% at age 65 To 50% at age 70	To 70% at age 65 To 50% at age 70	To 70% at age 65 To 50% at age 70
Employer Contribution	100%	100%	100%	100%
Minimum Participation	100%	100%	100%	100%

Life Highlights

	Basic
Waiver of Premium	Eligible to age 60 Waived to SSNRA Age reductions apply
Conversion	Included
Portability	Included
Continuity of Coverage	Included
Repatriation Benefit	Included
Travel Assistance	Included
Life Services Toolkit	Included

AD&D Highlights

	Basic
Loss of life	100% (including disappearance and exposure)
Loss of one hand or one foot	50%
Loss of sight of one eye	50%
Loss of speech	50%
Loss of hearing in both ears	50%
Any combination of the above losses	100%
Loss of thumb and index finger of same hand	25%
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%
Seat Belt Benefit	10% of AD&D benefit payable up to $10,000
Air Bag Benefit	5% of AD&D benefit payable up to $5,000
Helmet Benefit	10% of AD&D benefit payable up to $5,000
Family Benefits Package	Included
Portability	Included
Line of Duty Benefit	AD&D Benefit payable up to $50,000

Additional Plan Design Details

- An Accelerated Death Benefit is included. Terminally ill members may withdraw up to 80% of their Life benefit to a maximum of $500,000 (when Basic Life and any Additional Life are combined).
- If Life is sold with Standard's LTD, then the LTD claim will initiate a claim for Standard's Life Waiver of Premium.
- The Family Benefits Package includes:

  – The Higher Education Benefit reimburses tuition expenses up to $5,000 per child per year towards a 4-year college education for the deceased's children - not to exceed a cumulative total of $20,000 or 25% of the AD&D benefit per child, whichever is less.

  – Career Adjustment Benefit reimburses tuition expenses up to $5,000 per year to help a spouse to return to the workforce after the death of their spouse - not to exceed the cumulative total of $10,000 or 25% of the AD&D benefit, whichever is less.

  – Child Care Benefit reimburses a family's child care expenses up to $5,000 per year - not to exceed $10,000 or 25% of the AD&D benefit, whichever is less.
- The Helmet Benefit pays a benefit for a loss of life due to an accident that occurs when riding a bicycle or a motorcycle and wearing a helmet.
- A hand and/or foot that is lost and later surgically reattached will still be considered a loss.

Additional Plan Design Details (continued)

- For Class 3, 4: The Line of Duty Benefit is included for Public Safety Members. It provides an additional AD&D benefit for public safety officers who suffer death or dismemberment in an accident while acting in the line of duty.
- Travel Assistance is included and provides assistance with pre-trip planning, medical assistance services, emergency transportation services, travel and technical assistance services and legal referral.
- The Life Services Toolkit is included and helps beneficiaries cope with grief and loss, get answers to legal questions, plan a memorial or a funeral, and address financial concerns. Additionally, all covered employees will have access to online will preparation and other estate planning documents as well as articles to help deal with identity theft, improve wellness and more.
- The AD&D Occupational Assistance service is included and provides access to a Workplace Possibilities (SM) Consultant who helps those with a specified accidental dismemberment return to productive work and life.
- Domestic partner language is included.

Voluntary Plan 5: Covered Members

An active employee of the Employer working 30 or more hours per week.

	Voluntary
Benefit Schedule	Increments of $10,000
Maximum Benefit	$300,000
Minimum Benefit	$10,000
Guarantee Issue	$150,000
AD&D Benefit	Matches Life Benefit
Age Reduction Schedule	To 70% at age 65 To 50% at age 70
Employer Contribution	0%
Minimum Participation	Greater of 20% or 10 lives

Life Highlights

	Voluntary
Waiver of Premium	Eligible to age 60 Waived to SSNRA Age reductions apply
Conversion	Included
Portability	Included
Continuity of Coverage	Included
Repatriation Benefit	Included
Travel Assistance	Included
Life Services Toolkit	Included

AD&D Highlights

	Voluntary
Loss of life	100% (including disappearance and exposure)
Loss of one hand or one foot	50%
Loss of sight of one eye	50%
Loss of speech	50%
Loss of hearing in both ears	50%
Any combination of the above losses	100%
Loss of thumb and index finger of same hand	25%

AD&D Highlights (continued)

	Voluntary
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%
Seat Belt Benefit	10% of AD&D benefit payable up to $10,000
Air Bag Benefit	5% of AD&D benefit payable up to $5,000
Helmet Benefit	10% of AD&D benefit payable up to $5,000
Family Benefits Package	Included
Portability	Included

Additional Plan Design Details

- On the policy effective date, all members (enrolled or eligible) may increase their benefit amount up to the guarantee issue amount without providing evidence of insurability.
- During a Family Status Change, members who are currently enrolled, as well as those eligible but not currently enrolled, may increase their benefit amount, as well as their spouse's and child's benefit amounts (if included in the proposal), up to the guarantee issue amount without providing evidence of insurability. Evidence of insurability is required for those whose evidence of insurability was not approved by us during any prior period of eligibility.
- An Accelerated Death Benefit is included. Terminally ill members may withdraw up to 80% of their Life benefit to a maximum of $500,000 (when Basic Life and any Additional Life are combined).
- If Life is sold with Standard's LTD, then the LTD claim will initiate a claim for Standard's Life Waiver of Premium.
- The Family Benefits Package includes:

  – The Higher Education Benefit reimburses tuition expenses up to $5,000 per child per year towards a 4-year college education for the deceased's children - not to exceed a cumulative total of $20,000 or 25% of the AD&D benefit per child, whichever is less.

  – Career Adjustment Benefit reimburses tuition expenses up to $5,000 per year to help a spouse to return to the workforce after the death of their spouse - not to exceed the cumulative total of $10,000 or 25% of the AD&D benefit, whichever is less.

  – Child Care Benefit reimburses a family's child care expenses up to $5,000 per year - not to exceed $10,000 or 25% of the AD&D benefit, whichever is less.
- The Helmet Benefit pays a benefit for a loss of life due to an accident that occurs when riding a bicycle or a motorcycle and wearing a helmet.
- A hand and/or foot that is lost and later surgically reattached will still be considered a loss.
- Travel Assistance is included and provides assistance with pre-trip planning, medical assistance services, emergency transportation services, travel and technical assistance services and legal referral.
- The Life Services Toolkit is included and helps beneficiaries cope with grief and loss, get answers to legal questions, plan a memorial or a funeral, and address financial concerns. Additionally, all covered employees will have access to online will preparation and other estate planning documents as well as articles to help deal with identity theft, improve wellness and more.
- The AD&D Occupational Assistance service is included and provides access to a Workplace Possibilities (SM) Consultant who helps those with a specified accidental dismemberment return to productive work and life.

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Cost

	Voluntary				
Life					
Members					
Volume					
Rate: Per $1,000		Age 0-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75-999	Rate: .074 .074 .094 .120 .192 .312 .500 .870 1.250 1.854 3.604 6.158		
Monthly Premium					
AD&D					
Members					
Volume					
Rate: Per $1,000	.040				
Monthly Premium					
Total Billed Premium					
Rate Guarantee					

100,000 coverage sample age 28: .074 x 100 = $7.40 cents per month or $3.70 cents per pay period (24 pay)

Assumptions

- Final rates are subject to change if actual enrollment varies from the assumed enrollment of 19%
- Rates include electronic documents. Printed certificates are available for an additional cost.
- Rates assume billing is centralized in one location.
- The proposed rates assume coverage currently in force.
- If the current contract contains a Waiver of Premium provision, The Standard assumes all waiver claims before the effective date of coverage with The Standard have been filed with the current carrier.
- This is not our customary age-reduction schedule. We assume you have determined that the schedule you requested complies with the ADEA.
- Series 20.

Conditions

- Until coverage has been in force for two years (one year in Colorado, Missouri and North Dakota), death that results from suicide or other intentionally self-inflicted injury is not covered. This exclusion does not apply to plans written in Washington.
- Except as provided in the Additional Plan Design Details, we require evidence of insurability for:
  - Members who are eligible under the current plan but are not enrolled.
  - Individuals who enroll more than 31 days after they are first eligible for coverage.

More Information

For additional information on the available features and benefits of Life and AD&D Insurance from The Standard, click here:
https://www.standard.com/group_life_add

Dependent Life Insurance

Covered Members

An active employee of the Employer working 30 or more hours per week.

	Spouse	Child
Benefit Schedule	Increments of $5,000	Increments of $1,000
Maximum Benefit	$150,000	$10,000
Minimum Benefit	$5,000	$1,000
Guarantee Issue	$10,000	Full Benefit
Age Reduction Schedule	To 70% at age 65 To 50% at age 70	None
Employer Contribution	0%	0%
Minimum Participation	20%	20%

Life Highlights

	Spouse	Child
Waiver of Premium	Not Included	Not Included
Conversion	Included	Included
Portability	Included	Included
Continuity of Coverage	Included	Included

Additional Plan Design Details

- On the policy effective date, all members (enrolled or eligible) may increase their spouse's benefit amount up to the guarantee issue amount without providing evidence of insurability.
- No evidence of insurability is required for child coverage.
- An Accelerated Benefit is not available for dependents.
- Life insurance for dependents continues automatically, without premium payment, for five months after the death of the insured member.
- Dependents coverage includes child(ren) from live birth through age 25. The first eligible newborn child is automatically covered at the minimum benefit amount for up to 31 days. After the first child is enrolled, subsequent children will be automatically covered at the elected child benefit amount.

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Cost

	Spouse
Life	
Members	
Volume	
Rate: Per $1,000	Age / Rate: 0-24 .074 25-29 .074 30-34 .094 35-39 .120 40-44 .192 45-49 .312 50-54 .500 55-59 .870 60-64 1.250 65-69 1.854 70-74 3.604 75-999 6.158
Monthly Premium	
Rate Guarantee	2 years

100,000 coverage sample age 28: .074 x 100 = $7.40 cents per month or $3.70 cents per pay period (24 pay)

	Child
	Elective: Paid by each Member electing coverage
Life	
Members	12
Rate: Per $1,000	.120
Rate Guarantee	2 years

Assumptions

- Final Spouse Life rates are subject to change if actual enrollment varies from the assumed enrollment of 28%.

Conditions

- Until coverage has been in force for two years (one year in Colorado, Missouri and North Dakota), death that results from suicide or other intentionally self-inflicted injury is not covered. This exclusion does not apply to plans written in Washington.
- Except as provided in the Additional Plan Design Details, we require evidence of insurability for:
  - Increases in elected benefit amounts from the current plan to this plan.
  - Spouses who are eligible under the current plan but are not enrolled.
  - Children who are eligible under the current plan but are not enrolled.
  - Individuals who enroll more than 31 days after they are first eligible for coverage.
  - Increases in elected benefit amounts after initial enrollment.

Conditions (continued)

- Member must be enrolled in Voluntary Life to enroll in the Spouse Life plan.
- Member must be enrolled in Voluntary Life to enroll in the Child Life plan.
- Spouse Life can't exceed 100% of member's enrolled benefit for Voluntary Life.
- Child Life can't exceed 100% of member's enrolled benefit for Voluntary Life.

More Information

For additional information on the available features and benefits of Dependent Life Insurance from The Standard, click here:
https://www.standard.com/group_life_add

Dependent Life Insurance

Covered Members

An active City Council Member, Department Head, Management Confidential, Local 39, Specialist, Professional, Non-Sworn Police Office Association, or Non-Sworn Police Sergeants Association employee of the Employer working 30 or more hours per week.

	Spouse and Child
Benefit Schedule	Spouse: $1,000 Child: $1,000
Guarantee Issue	Full Benefit

Life Highlights

	Spouse and Child
Conversion	Included
Portability	Included
Continuity of Coverage	Included

Additional Plan Design Details

- No evidence of insurability is required for child coverage.
- Life insurance for dependents continues automatically, without premium payment, for five months after the death of the insured member.
- Dependents coverage includes child(ren) from live birth through age 25. The first eligible newborn child is automatically covered at the minimum benefit amount for up to 31 days. After the first child is enrolled, subsequent children will be automatically covered at the elected child benefit amount.

Cost

	Spouse and Child	
	Required: Paid for each Member with Dependents	Elective: Paid by each Member electing coverage
Life		
Members	181	181
Rate: Per Member	$0.66	$0.77
Rate Guarantee	2 years	2 years

Conditions

- Except as provided in the Additional Plan Design Details, we require evidence of insurability for:
  - Increases in elected benefit amounts from the current plan to this plan.
  - Spouses who are eligible under the current plan but are not enrolled.
  - Children who are eligible under the current plan but are not enrolled.

More Information

For additional information on the available features and benefits of Dependent Life Insurance from The Standard, click here:
https://www.standard.com/group_life_add

The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary

Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health Advocate℠ to offer a lineup of additional services that can make a difference now and in the future.



Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at **standard.com/mytoolkit** and enter user name "assurance" for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,[1] you may access the services for beneficiaries outlined on the next page.

continued on reverse

The Life Services Toolkit is provided through an arrangement with Health Advocate℠ and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

1 An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | **standard.com**

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Services for Your Beneficiary

Life insurance beneficiaries[2] can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.

  Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.

- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.

- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.

- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit **standard.com/mytoolkit (user name: support)** or call the assistance line at **800.378.5742**

2 The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.

Group Life and AD&D Insurance

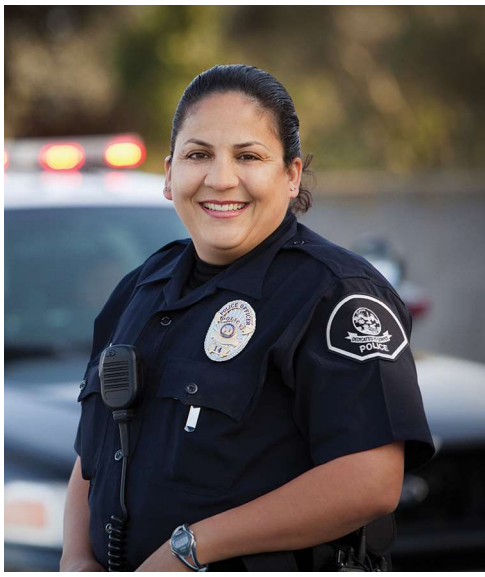
Line of Duty Benefit

Helping Protect Those Who Protect and Serve

On a daily basis, firefighters and police officers put their lives on the line to keep our homes and communities safe and secure. To help protect them and their families from a financial loss after a covered line of duty accident, Standard Insurance Company (The Standard) offers an optional Line of Duty Benefit to public employer groups with Group Life and AD&D insurance, who cover employees meeting the group policy's definition of a public safety officer.

This optional benefit provides public safety officers an additional $50,000 or 100 percent of the AD&D insurance benefit, whichever is less, when suffering a loss for which an AD&D insurance benefit is payable and which is the result of a line of duty accident.

Public safety officers include police officers, firefighters, corrections officers, judicial officers and officially recognized or designated volunteer firefighters meeting the definition of a public safety officer.



In the Line of Duty: The Stories Behind the Numbers

Two examples* of how the Line of Duty Benefit can help:

While on duty, a firefighter insured for $100,000 of Life and AD&D insurance coverage responds to a building fire. A gas leak occurs, causing an explosion that results in the firefighter's death. In this example, the firefighter's beneficiaries may be eligible to receive the following: Life benefit of $100,000 and AD&D benefit of $100,000, plus a $50,000 Line of Duty Benefit for a total payment of $250,000.

While on duty, a police officer insured for $100,000 of Life and AD&D insurance coverage is involved in a high-speed chase that ends in a collision, resulting in the loss of sight in one of his eyes. In this example, the police officer may be eligible to receive the following: An AD&D benefit of $50,000, as the policy pays 50 percent of the AD&D benefit for loss of the sight of one eye, plus a $50,000 Line of Duty Benefit for a total payment of $100,000.

With the Line of Duty Benefit from The Standard, public employer groups can help provide financial protection to public safety officers who have dedicated their lives to protect and serve.

For more information about the Line of Duty Benefit and Group Life and AD&D insurance available from The Standard, contact your insurance advisor or the Employee Benefits Sales and Service Office for your area today at 800.633.8575.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

* The examples above are hypothetical and are used for illustrative purposes only. This policy has exclusions, limitations, reduction of benefits and terms under which the policy may be continued in force or terminated. Please contact The Standard for additional information, including costs and complete details of coverage.

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GP190-LIFE/S399, GP190-LIFE/A997/S399, GP899-LIFE, GP411-LIFE, GP399-LIFE/TRUST

SI 11214

Line of Duty Benefit ER/PR (7/19)


TheStandard®
Explore the world with confidence.
Rely on Travel Assistance when you're away from home.
Standard Insurance Company

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.[1]

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).[2]

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories
- Credit card and passport replacement and missing baggage and emergency cash coordination
- Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains[3]
- Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond
- Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization
- Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded
- Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Contact Travel Assistance

800.872.1414
United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201

Download on the App Store

GET IT ON Google Play

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1 Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

2 Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

3 Must be arranged by Assist America, Inc.

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