



GROUP LIFE INSURANCE

We can help provide for your family when you can't.

Group Life insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away.

Life insurance can help make things easier for the people you care about.

How much Life insurance do you need?

Consider your family's everyday expenses and big-ticket items. How will they manage without your income? How much help do they need to maintain their standard of living? Pay off debt? And fund your children's education?

Life insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death might leave your family facing expenses they couldn't pay without your income. That could include extra costs for medical care or a funeral.

This Life insurance coverage lets you take advantage of group rates. It's also convenient. Your premium payments are deducted directly from your paycheck. **Plan now to help your family cover future expenses like:**



Tuition



Child Care



Housing Costs



Daily Living Expenses

Life Insurance

How Much Can I Apply For?

For You:

- Option 1: \$10,000
- Option 2: 1 times your annual earnings
- Option 3: 2 times your annual earnings
- Option 4: 3 times your annual earnings
- Option 5: 4 times your annual earnings

Note: The amount of your Life insurance is rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000.

What Is The Guarantee Issue Amount?

Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.

For You:

The Guarantee Issue Amount is the multiple of your annual earnings which if increased by 1 times your annual earnings, would exceed \$300,000.

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions.

Additional Features

Accelerated Benefit If you become terminally ill, you may be eligible to receive up to 75 percent of your Life benefit to a maximum of \$500,000.

Travel Assistance¹ Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.

Life Services Toolkit² This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.

¹ This service is provided through an arrangement with a service provider that is not affiliated with The Standard. Travel Assistance is not an insurance product in any state, except Oregon. For more information, visit www.standard.com/travel.

² The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit www.standard.com/mytoolkit.

How Much Your Coverage Costs

Because this insurance is offered through the City of Orlando, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck.

How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Use this formula to estimate your biweekly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2)}}{\div 1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____} \text{ ---> } \text{To get a sense of your biweekly premium, take your monthly premium, multiply by 12 months, and divide by 26 pay periods. This is your biweekly premium.}$$

Age (as of January 1)	Your Rate (Per \$1,000 of Total Coverage)
<30	\$0.028
30-34	\$0.044
35-39	\$0.044
40-44	\$0.082
45-49	\$0.127
50-54	\$0.208
55-59	\$0.335
60-64	\$0.506
65-69	\$0.850
70+	\$1.410



How Much Life Insurance Do You Need?

After a death in the family, there are many unexpected expenses.

Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Medical bills
- Your child(ren)'s education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at www.standard.com/life/needs.

Important Details

Here's where you'll find the nitty-gritty details about the plan.

Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of the City of Orlando regularly working at least 20 hours per week; or
- A temporary employee in full-time attendance at a City of Orlando sponsored police or fire academy

Temporary and seasonal employees, other than employees attending a City of Orlando sponsored police or fire academy, full-time members of the armed forces, leased employees and independent contractors are not eligible.

Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying after the date you become eligible)
- Requests for coverage increases
- Reinstatements

Visit www.standard.com/mhs to submit a medical history statement online.

Note: You may only request a change in your existing level of life insurance during the Employer's annual CITYFLEX benefit enrollment period or within 31 days of a qualified lifestyle event. Please contact Employee Benefits at 407.246.2244 for more information.

Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period*
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

*You are eligible on the first day following 89 consecutive days as a member. For temporary and seasonal employees: the eligibility waiting period will be reduced by any continuous period of time you served as a temporary or seasonal employee of the Employer immediately preceding the date you become a member.

If you served at least 90 consecutive days as a temporary or seasonal employee immediately prior to becoming a member, you are eligible on the first day of the calendar month coinciding with or next following the date you become a member. If you are a temporary or seasonal employee who has not served at least 90 consecutive days immediately prior to becoming a member, you are eligible on the later of (a) the date you become a member, and (b) first day of the calendar month coinciding with or next following 90 consecutive days as an employee of the Employer.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. You may have a different effective date for Life coverage below and above the guarantee issue amount. Contact Employee Benefits for further information about the applicable coverage effective date for your insurance.

Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70, to 45 percent at age 75 and to 30 percent at age 80. If you are age 70 or over, ask Employee Benefits for the amount of coverage available.

Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 65, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

Conversion

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

Exclusions

You are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. This restriction will apply to any amount of coverage that has not been continuously in effect for at least two years on the date of death.

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates, unless you remain eligible for insurance as a Retired Member
- The date you cease to meet the eligibility requirements (insurance 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 more details on when your insurance ends, contact Employee Benefits.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you can access the group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events on TeamLink under Benefits. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at www.standard.com.

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

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GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399,
GP411-LIFE, GP190-LIFE/S214

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