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## Benefits at a Glance for County of San Mateo

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**Policy # 645866**

**Effective Date January 1, 2008**

## Group Additional Life Insurance

Additional 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.

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### Eligibility

#### Eligible Employee

A regular employee of the 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. The employee must be insured under a Basic Life plan provided by the employer.

#### Waiting Period Before Becoming Eligible for Insurance

You are eligible on the later of the group policy effective date and the first day of the pay period following 28 consecutive days as a Member. Acceptable evidence of good health may be required if electing coverage after initially becoming an eligible employee.

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### Benefits

#### Employee Coverage Amount

Additional Life coverage is available in increments of \$10,000, from \$50,000 to a maximum of \$500,000.

Acceptable evidence of good health may be required to become insured for the amount of Additional Life in excess of \$150,000.

#### Spouse/Domestic Partner Coverage Amount

This coverage is available in increments of \$5000, from \$25,000 to a maximum of \$250,000, but not to exceed 50 percent of the employee's Additional 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 Additional Life in excess of \$25,000.

#### Coverage Amount for Child(ren)

This coverage is available for a flat \$10,000, but not to exceed 50 percent of the employee's Additional Life coverage.

#### Age Reductions

Your insurance will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.

### Employee Rates

If you elect Additional 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 as of 01/01/08	Rate (Per \$1000 of Coverage)
<30	\$0.05
30-34	\$0.07
35-39	\$0.08
40-44	\$0.09
45-49	\$0.14
50-54	\$0.22
55-59	\$0.42
60-64	\$0.64
65-69	\$1.25
70+	\$1.96

To calculate your premium:

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

### Spouse Rates

If you elect Additional 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 (as of 01/01/08)	Rate (Per \$1000 of Coverage)
<30	\$0.05
30-34	\$0.07
35-39	\$0.08
40-44	\$0.09
45-49	\$0.14
50-54	\$0.22
55-59	\$0.42
60-64	\$0.64
65-69	\$1.25
70+	\$1.96

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 \$1,000 = Line 2. Line 2: \_\_\_\_\_
3. Rate (from chart). Line 3: \_\_\_\_\_
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: \_\_\_\_\_

## 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
- An *active work* requirement. This means that if you are not *actively at work* on the day before the scheduled effective date of insurance or an increase in your 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.

## Other Life Features & Services

- 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 Additional Life insurance policy sponsored by County of San Mateo. 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, exclusions and when 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 and more complete details of coverage, contact your human resources representative.*