



## GROUP ADDITIONAL LIFE INSURANCE

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

Group Additional 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.

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

**Life insurance** helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

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.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance isn't enough to meet your needs, you can apply for additional coverage. **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?

Your combined Basic Life and Additional Life amounts cannot exceed a maximum of 3 times your annual earnings.

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

### For You:

Choice of 1 times or 2 times your annual earnings. The maximum amount is \$500,000 and the minimum amount is \$10,000.

### For Your Spouse:

\$10,000

### For Your Children:

\$10,000

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

# Open Enrollment

## During Your Open Enrollment Period From October 30, 2023 through November 9, 2023:

**For You.** If you are currently eligible or enrolled in Additional Life insurance, you may elect or increase coverage up to 2 times your annual earnings up to the maximum benefit amount of \$500,000, without having to answer health questions. Your coverage is guaranteed.

# Additional Feature

## Accelerated Death Benefit

If you become terminally ill, you may be eligible to receive up to 80 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

# How Much Your Coverage Costs

Your Basic Life insurance is paid for by Lee's Summit R-7 School District. If you choose to purchase Additional Life coverage, 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 monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____}$$

This amount is an estimate of how much you would pay each month.

Age (as of January 1)	Your Rate (Per \$1,000 of Total Coverage)
<30	\$0.03
30-34	\$0.05
35-39	\$0.06
40-44	\$0.09
45-49	\$0.15
50-54	\$0.23
55-59	\$0.34
60-64	\$0.58
65-69	\$0.74
70+	\$1.41

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

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [standard.com/life/needs](http://standard.com/life/needs).

If you elect Dependent Life insurance for your spouse, your monthly rate is \$1.40 for \$10,000.

If you elect Dependent Life insurance for your child(ren), your monthly rate is \$1.36 for \$10,000, no matter how many children you're covering.

Check for eligibility requirements on the next page.

## Important Details

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

### Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- A regular full-time employee of Lee's Summit R-7 School District, other than a superintendent, actively working at least 20 hours per week; or
- A regular part-time employee of Lee's Summit R-7 School District, actively working at least 10 hours per week

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you are insured for Basic Life insurance, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependent Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married.

You may also choose to cover your child. Child means your child from live birth through the end of the calendar year in which your child reaches age 26. Please note:

- Your child cannot be insured by more than one Lee's Summit R-7 School District employee.
- Your spouse and/or child(ren) must not be full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

### Medical Underwriting Approval

Required for:

- All late applications for employee (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Employees eligible but not insured under the prior life insurance plan

Medical underwriting is not required for your spouse or your child(ren).

### 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
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective

\*If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the second month that follows your date of hire.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependent Life insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

If your dependent is confined to a hospital or nursing home on the scheduled effective date of your dependent's insurance, your dependent's insurance will not become effective until the day the dependent is released.

Contact your benefits representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependent Life insurance.

### Age Reductions

Under this plan, your coverage amount reduces to 92 percent at age 65, to 45 percent at age 70 and to 30 percent at age 75. If you are age 65 or over, ask your benefits representative or plan administrator for the amount of coverage available.

### Life insurance Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan
- Are under age 60
- Complete a waiting period of 180 days

If you qualify and are under age 60, 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 a Medical History Statement.

**Exclusions**

Subject to state variations, you and your spouse are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane. The amount payable will exclude amounts that have not been continuously in effect for one year 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
- 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

In addition to the above requirements, your Dependent Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your benefits representative or plan administrator.

**Group Insurance Certificate**

If you become insured, you may contact your benefits representative for a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information presented 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 [standard.com](http://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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AL-148497  
(10/23)