



## GROUP LIFE AND AD&D INSURANCE

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

Group Life and Accidental Death and Dismemberment (AD&D) 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 or have a serious accident.

Life and AD&D 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?

**AD&D insurance** provides coverage for accidental death and dismemberment. It provides an extra layer of protection if you die or have a covered injury due to an accident.

Life and AD&D 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 or serious accident might leave your family facing expenses they couldn't cover 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?

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

The coverage amount for your spouse cannot exceed 100 percent of your combined Basic and Additional Life coverage.

The coverage amount for your child(ren) cannot exceed 100 percent of your combined Basic and Additional Life coverage.

### For You:

\$10,000–\$500,000 in increments of \$10,000

### For Your Spouse:

\$5,000–\$250,000 in increments of \$5,000

### For Your Child(ren):

\$2,000–\$10,000 in increments of \$2,000

## 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:

Up to \$150,000

### For Your Spouse:

Up to \$50,000

## What Does My AD&D Benefit Provide?

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

### For You:

The AD&D insurance coverage amount matches what you elect for Additional Life insurance.

### For Your Spouse:

The AD&D insurance coverage amount matches what you elect for Dependents Life insurance.

### For Your Child(ren):

The AD&D insurance coverage amount matches what you elect for Dependents Life insurance.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D Insurance benefit.

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

# Open Enrollment

## During Open Enrollment From January 1, 2022 Through February 15, 2022

**For You.** If you are currently enrolled in Group Life insurance for an amount less than \$150,000, you may elect to increase your coverage, up to, but not to exceed, the guarantee issue amount of \$150,000 without having to answer health questions. If you are not currently enrolled in Group Life insurance, you may elect \$150,000 of coverage without having to answer health questions.

**For Your Spouse.** If your spouse is currently enrolled in Dependents Life insurance for an amount less than \$50,000, you may elect to increase coverage, up to, but not to exceed, the guarantee issue amount of \$50,000 without having to answer health questions. If your spouse is not currently enrolled in Dependents Life insurance, you may elect \$50,000 of coverage without having to answer health questions.

**For Your Child(ren).** If your child(ren) is/are currently enrolled in Dependents Life insurance for an amount less than \$10,000, you may elect to increase coverage, up to the maximum coverage amount of \$10,000 without having to answer health questions. If your child(ren) is/are not currently enrolled in Dependents Life insurance, you may elect coverage up to the maximum coverage amount of \$10,000 without having to answer health questions.

## Additional Features

### Life Insurance

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

**Travel Assistance<sup>1</sup>** 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 Toolkit<sup>2</sup>** 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.

<sup>1</sup> 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 [standard.com/travel-info](https://standard.com/travel-info).

<sup>2</sup> The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit [standard.com/mytoolkit-info](https://standard.com/mytoolkit-info).

### AD&D Insurance

**Seat Belt and Air Bag Benefits** The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.

**Family Benefits Package** This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

# How Much Your Coverage Costs

If you choose to purchase Life and Accidental Death and Dismemberment coverage for you, you and your spouse or you and your family, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. How much your premium costs depends on a number of factors, such as your age and the benefit amount. Please reference your online enrollment portal for your rates.

## How Much Life Insurance Do You Need?

After a serious accident or 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](https://www.standard.com/life/needs).

## Important Details

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

### Life and AD&D Insurance Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the proposed plan before coverage can become effective. If this requirement is not met, this plan will not become effective.

To be eligible for coverage, you must be:

- An active employee of a participating Employer, regularly working at least 30 hours per week
- Class 1 - Physicians and Administrators

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

If you buy Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your eligible child(ren) and/or spouse. This is called Dependents Life and AD&D 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 unmarried child from live birth through the end of the calendar year, when the child turns age 26. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse 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 for Life Coverage

Required for:

- Coverage amounts higher than the guarantee issue amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit [standard.com/mhs](http://standard.com/mhs) to submit a medical history statement online.

### Coverage Effective Date for Life Coverage

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.

\*The eligibility waiting period varies; contact human resources or your plan administrator for details.

If you are not actively at work on the day before the scheduled effective date of your insurance, including any Dependents Life insurance coverages, 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 human resources or your plan administrator for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

### Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 65, and to 50 percent at age 70. Your spouse's coverage amount reduces by your age as follows: to 65 percent at age 65, and to 50 percent at age 70. If you or your spouse are age 65 or over, ask human resources or your plan administrator for the amount of coverage available.

### Life Insurance Waiver of Premium

Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, 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.

### Life and AD&D Insurance Portability

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

### Life Insurance 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.

## Life Insurance Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

## AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your or your spouse's or child(ren)'s Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D payable benefit
Life <sup>1</sup>	100%
One hand or one foot	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%

1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.

## AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

## 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
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life with AD&D 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 human resources or your plan administrator.

## Group Insurance Certificate

If coverage becomes effective, and you become insured, you may receive 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 purposes of coverage information provided in the Group Life and AD&D insurance Coverage Highlight, MCMS, Inc. - Insurance Trust means, Marion County Medical Society, Inc. - Insurance Trust, who is the Policyholder.



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

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