



## 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 doesn't 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?

Class 1: Your combined Basic Life and Additional Life amounts cannot exceed a maximum of \$1,000,000.

Class 2: Your combined Basic Life and Additional Life Amounts cannot exceed a maximum of \$1,100,000.

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

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

### For You:

Your choice of 1, 2, 3 or 4 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.

### For Your Spouse and Child(ren):

Your choice of one of the following options:

#### Option 1:

Spouse: \$5,000

Child: \$2,500

#### Option 2:

Spouse: \$10,000

Child: \$2,500

#### Option 3:

Spouse: \$25,000

Child: \$2,500

#### Option 4:

Spouse: \$5,000

Child: \$5,000

#### Option 5:

Spouse: \$10,000

Child: \$5,000

#### Option 6:

Spouse: \$25,000

Child: \$5,000

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

## Additional Feature

### 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.

# How Much Your Coverage Costs

Your Basic Life insurance is paid for by School Board of Brevard County, Florida. 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.

Use this formula to estimate your monthly premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts on page 2).}}{1000} = \frac{\text{Your rate.}}{0.220} = \text{This amount is an estimate of how much you would pay each month.}$$

Spouse and Child Rates*	
Options	Rate
Option 1:	\$4.12
Option 2:	\$7.99
Option 3:	\$17.48
Option 4:	\$4.47
Option 5:	\$8.33
Option 6:	\$17.82

\*Regardless of the number of eligible children covered.

## 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).

## Important Details

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

### 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:

- Insured for Basic Life insurance through The Standard
- An active full-time employee of School Board of Brevard County, Florida, other than a cafeteria worker, who is regularly working more than 25 hours per week. An active cafeteria worker of School Board of Brevard County, Florida hired on or before December 31, 1992
- Class 1: Full-time active Members (other than active Superintendent), and eligible active cafeteria Members
- Class 2: Active Superintendent

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 insurance for yourself, you may also buy Life coverage for your eligible child(ren) and spouse. This is called Dependents 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(ren). Child(ren) means your child(ren) from live birth through the last day of the calendar year in which your child(ren) reaches age 30, or your Disabled child(ren) who is continuously incapable of self-sustaining employment because of mental or physical handicap; and chiefly dependent upon you for support and maintenance or institutionalized because of mental retardation or physical handicap. Please note:

- Your child(ren) cannot be insured by more than one employee.
- Your spouse or child(ren) must not be a 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 (applying 30 days after becoming eligible) for you or your spouse
- Requests for coverage increases for you or your spouse
- Reinstatements
- Employees and spouses eligible but not insured under the prior life insurance plan

Visit <https://bit.ly/3jXkjOu> to submit a medical history statement online.

Note: If your family status changes, or during an annual enrollment period, you may have the ability to apply for coverage or increase your coverage for a limited time without having to submit a medical history statement. Please see your human resources representative or plan administrator 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.

\*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 following 14 consecutive days as a member.

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 your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including Dependents Life insurance.

### Age Reductions

Under this plan, your coverage will not be reduced because of your age.

### Waiver of Premium

Your 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 70 or 12 months after the date of total disability, whichever is later, 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**

Subject to state variations, you and your spouse 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.

### **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 except as described in Continuation During Total Disability below, or unless you are covered 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, except as described in Continuation During Total Disability below
- For each elective insurance coverage, the date that coverage terminates under the group policy

**Continuation During Total Disability:** If you are totally disabled and you are not eligible for Waiver Of Premium, your Life Insurance will continue with premium payment, while you remain totally disabled, for a maximum of 12 months. This applies even if the Group Policy or your employment terminates. In addition to the above requirements, your Dependents 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 human resources representative or plan administrator.

### **Group Insurance Certificate**

If coverage becomes effective, and you become insured, you will 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 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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