



Standard Insurance Company
Life and AD&D Coverage Highlights
City of Jacksonville

Life and Accidental Death and Dismemberment (AD&D) Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children's education, and more in the event of your passing. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through City of Jacksonville.

Eligibility Requirements

Employee

- You must be insured for Basic Life through The Standard
- You must be an active Full-time employee of City of Jacksonville who is a member of a collective bargaining unit and regularly working at least 30 hours each week, or an active Part-time employee of City of Jacksonville who is a member of a collective bargaining unit and regularly working at least 25 hours each week
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- You cannot be insured as both an employee and a dependent

Class Definition

- Full-time Members in the following Bargaining Units:
 - Bargaining Unit 11
 - Bargaining Unit 2222
 - Bargaining Unit 1111 and 4444
 - Bargaining Unit 10, 12, 13, 30, 40 (other than Flight Officers or Sergeants), 42, 45, 46, 70, 90, 120, 130, 131, 140, 141, 240, 279 and 5555
 - Bargaining Unit 37 (including the President of PFPF), 81, 82, 83, 86, 87 and 89
 - Bargaining Unit 7, 21, 22, 23, 24, 25, 26, 27, 28, 29, 40 (Flight Officers and Sergeants), 41 (other than Flight Lieutenants or Captains), 84, 85, 88, and 229
 - Bargaining Unit 41 (Flight Lieutenants and Captains)
- Part-time Members in the following Bargaining Units:
 - Bargaining Unit 190
 - Bargaining Unit 179
 - Bargaining Unit 104

Dependent

- You must elect Basic Life with AD&D insurance for yourself in order to elect Dependents Life insurance
- Spouse means a person to whom you are legally married
- Child means your child from live birth through the end of the month in which your child reaches age 26
- Your child cannot be insured by more than one employee
- Your spouse or children must not be full-time member(s) of the armed forces

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Your Employer provides, at no cost to you, Basic Life insurance and AD&D insurance. Basic Life insurance pays a benefit in the event of an eligible employee's covered death. AD&D insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

Basic Life Insurance:

Classes	Minimum	Benefit Amount	Maximum
Bargaining Unit 11	Not applicable	\$5,000	Not applicable
Bargaining Unit 2222	\$5,000	1x your Annual Earnings*	\$150,000
Bargaining Unit 1111	Not applicable	2x your Annual Earnings*	\$100,000
Bargaining Unit 4444	Not applicable	2x your Annual Earnings*	\$100,000**
Bargaining Unit 10, 12, 13, 30, 40 (other than Flight Officers or Sergeants), 42, 45, 46, 70, 90, 120, 130, 131, 140, 141, 240, 279 and 5555	Not applicable	1x your Annual Earnings*	\$500,000
Bargaining Unit 37	Not applicable	2x your Annual Earnings*	\$500,000
Bargaining Unit 81, 82, 83, 86, 87 and 89	Not applicable	1x your Annual Earnings or (2x with department approval, however your department head will apply the same benefit amount to all Members in that department)*	\$500,000
Bargaining Unit 7, 21, 22, 23, 24, 25, 26, 27, 28, 29, 40 (Flight Officers and Sergeants), 41 (other than Flight Lieutenants or Captains), 84, 85, 88 and 229	Not applicable	2x your Annual Earnings*	\$500,000
Bargaining Unit 41 (Flight Lieutenants and Captains)	Not applicable	3x your Annual Earnings*	\$500,000
Bargaining Unit 190	Not applicable	\$2,000	Not applicable
Bargaining Unit 179	Not applicable	\$5,000	Not applicable
Bargaining Unit 104	Not applicable	\$10,000	Not applicable

* rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000

** for Bargaining Unit 4444, your combined Basic Life and Additional Life amounts up to a maximum of \$100,000, available for 18 months if served two consecutive terms (8 years) in an appointed official position

AD&D Insurance:

The amount of your Basic AD&D coverage is equal to the amount of your Basic Life coverage.

Additional Life with Accidental Death and Dismemberment (AD&D) Insurance and Dependents Life Insurance

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying. You pay 100 percent of the premium for this coverage through easy payroll deduction.

If you elect Additional Life for yourself, you will automatically become covered under Additional AD&D for an amount equal to your Additional Life coverage. You pay 100 percent of the premium for this coverage through easy payroll deduction.

Additional Life and AD&D Insurance:

Classes	Minimum	Incremental Unit	Maximum
Bargaining Unit 11 and 179	\$5,000	Your Choice of \$5,000 or \$10,000	\$10,000
Bargaining Units 1111 and 4444 (Former elected and appointed Officials)	1x your Annual Earnings	Your Choice of 1x or 2x your Annual Earnings*	\$100,000**
Bargaining Unit 7, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 40, 41, 42, 81, 82, 83, 84, 85, 86, 87, 88, 89, 141, 229, 2222 and 5555	1x your Annual Earnings	Your Choice of 1x or 2x your Annual Earnings*	\$300,000
Bargaining Unit 10, 12, 13, 37, 45, 46, 70, 90, 120, 130, 131, 140, 190, 240 and 279	1x your Annual Earnings	Your Choice of 1x, 2x or 3x your Annual Earnings*	\$300,000
Bargaining Unit 104	Not applicable	Not applicable	Not applicable

* rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000

** for Bargaining Unit 4444, your combined Basic Life and Additional Life amounts up to a maximum of \$100,000, available for 18 months if served two consecutive terms (8 years) in an appointed official position

Dependent Life Insurance:

For all Full-time members in a bargaining unit, other than Bargaining Unit 11.

Your choice of one of the following options:

Option 1	Spouse \$10,000 and Child \$5,000
Option 2	Spouse \$20,000 and Child \$10,000

Note:

- All late applications (applying 31 days after becoming eligible), requests for coverage increases, reinstatements and family status changes (e.g. marriage, divorce, birth, death, etc) are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval visit: http://www.standard.com/mybenefits/mhs_ho.html.
- 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.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: <http://www.standard.com/lifeneeds>.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

If you are not actively at work on the day before the scheduled effective date of 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.

Please contact your Employee Benefits Specialist for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 70. A decrease in your Life Insurance because of a change in your age becomes effective on January 1 following the date of the change in your age.

Your spouse's coverage will not reduce due to age.

If you are age 70 or over, ask your Employee Benefits Specialist for the amount of coverage available.

Additional Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Life Insurance Features and Benefits

Please see your Employee Benefits Specialist for additional information about the features and benefits below.

Waiver of Premium	If you become totally disabled while insured under this plan and under age 70, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment while you remain totally disabled. Waiver of Premium does not apply to AD&D insurance. Note: Continuation of insurance without payment of premium is limited to 12 months if you become Totally Disabled on or after age 70.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 90 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000. The minimum is \$5,000 or 10% of your Insurance, whichever is greater.
Portability	If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.
Conversion	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

Additional AD&D Insurance Benefit Schedule

The amount of the Basic AD&D benefit for loss of your life is equal to the amount payable for your Basic Life benefit on the date of the accident. The amount of the Additional AD&D benefit for loss of your life is equal to the amount payable for your Additional Life benefit on the date of the accident.

The amount of the Basic and Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Basic and Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life ¹	100%
One hand or one foot ²	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand ³	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	75%
Uniplegia	25%
Coma	See below

Additional AD&D Insurance Benefit Schedule, continued

Coma: 1% per month of the remainder of the AD&D insurance benefit payable for loss of life after reduction by any AD&D insurance benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 11 months.

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

² Even if the severed part is surgically re-attached. This benefit is not payable if an Additional AD&D benefit is payable for Quadriplegia, Hemiplegia, or Paraplegia involving the same hand or foot.

³ This benefit is not payable if an Additional AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Additional AD&D Insurance Exclusions

Subject to state variations, AD&D benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy, but not including complications of pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare paying passenger on a commercial aircraft

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The last day of the calendar month in which your employment terminates or the 15th of the month in which your employment terminates, whichever immediately proceeds the date your employment terminates
- The date you cease to meet the eligibility requirements (coverage 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 Additional AD&D insurance for you, the date your Additional life insurance ends

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 insurance ends, contact your Employee Benefits Specialist.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you may access a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events by going to the following website.

<http://www.coj.net/departments/central-operations/human-resources/employee-information/employee-information.aspx>

The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Rates

If you elect Additional Life with AD&D insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of January 1)	Rate* (Per \$1,000 of Total Coverage)
<30	\$0.14
30-34	\$0.24
35-39	\$0.40
40-55	\$0.49
55+	\$0.57

To calculate your premium:

1. Amount Elected: Write this amount on the Additional Life with AD&D requested amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

*** Monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit has been included in each of the above rates. The rates also include a City administration fee.**

Dependent Rates

If you elect Dependents Life insurance for your spouse and eligible child(ren), your monthly rate for this coverage is determined in the table below, regardless of the number of Dependents covered. Premiums for this coverage will be deducted directly from your paycheck.

Benefit Amount	Rate* Per Member Per Month, regardless of the number of children
Option 1	\$2.68
Option 2	\$5.36

***Above rates include a City administration fee.**



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your Employee Benefits Specialist or visit us at **www.standard.com**.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

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