



### **Additional Life and Accidental Death and Dismemberment (AD&D) Insurance**

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through Johnson County Community College. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to the Additional Life Employee Brochure included in your packet or check with your human resources representative.

### **Employer Plan Effective Date**

The group policy effective date is June 1, 2010. Johnson County Community College will provide Basic Life coverage from The Standard. If you qualify for Basic Life, you may also apply for Additional Life coverage to supplement your Basic Life amount.

### **Eligibility**

To be eligible for this plan:

- You must be insured for Basic Life
- You must be an active full-time employee of Johnson County Community College with a 12 month, a 10 month, or a 9 month contract, excluding temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors
- You must be regularly working at least 40 hours each week
- For Dependents Life insurance – Your spouse or children must not be full-time member(s) of the armed forces

### **Employee Coverage Amount**

You may elect Basic plus Additional Life coverage in units of \$25,000 to a maximum of \$550,000 (combined with Basic). The minimum you can elect is \$25,000.

If you wish to become insured for an amount of Basic plus Additional Life in excess of \$350,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Additional Accidental Death and Dismemberment insurance from Standard Insurance Company is also included in this plan.

Dependents Life insurance from Standard Insurance Company is also available with this plan. However, you must elect Additional Life insurance for yourself in order to elect Dependents Life insurance.

### **Dependents Life Coverage Amounts**

You may elect Dependents Life insurance for your spouse and eligible child(ren) at a flat amount of \$25,000 for your spouse and \$5,000 for your eligible child(ren). All late applications will be subject to medical underwriting approval on your spouse. This does not apply to coverage for your child(ren).

Child means your unmarried child from live birth through the last day of the calendar year next following the date in which your child reaches age 26.

### Employee Rates

If you elect Additional Life with AD&D insurance, your monthly premium rate for this plan is \$0.26\* per \$1,000 of coverage. Premiums for this coverage will be deducted directly from your paycheck.

To calculate your premium:

- |  |                                |
|--|--------------------------------|
| 1. Amount Elected: Write this amount on the Additional/Optional 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.   | Line 3: <u>    \$0.26*    </u> |
| 4. Line 2 multiplied by Line 3 = Your monthly cost.  | Line 4: _____                  |

**\* Monthly AD&D rate of \$0.02 per \$1,000 of AD&D benefit has been included in each of the above rates.**

### Dependents Life Rate

If you elect Dependents Life insurance for your spouse and eligible child(ren), your monthly premium rate for this coverage is \$6.82 regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.

### 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 of the first day of the month following your date of hire
- An evidence of insurability requirement, if applicable
- An active work requirement. This means that 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.

### Age Reductions

Under this plan, coverage reduces by 50 percent at age 75. If you are age 75 or over, ask your human resources representative for the amount of coverage available.

### Suicide Exclusion

This plan includes 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.

### Waiver of Premium Provision

The Standard may continue your Life insurance without premium payments if you:

- Become totally disabled while insured under the group policy
- Are under the age of 60
- Give us satisfactory proof of loss

Waiver of Premium does not apply to AD&D insurance.

**Portability**

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.

**When Spouse and Child Coverage Ends**

Your brochure includes information about when your insurance ends. Any spouse and child coverage will automatically end on the earliest of the following:

- Five months after the date you die
- The date your Life insurance ends
- The date Dependents Life insurance terminates under the group policy
- The date Johnson County Community College’s coverage under the group policy for Dependents Life insurance terminates
- The date the last period ends for which a premium was paid for your Dependents Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce or legal separation
- For a child who is disabled, 90 days after we mail you a proof of disability request, if proof is not given

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

With Additional AD&D insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

**AD&D Insurance Coverage Amount**

The amount of this AD&D Insurance Benefit for loss of life is equal to the amount payable for Additional Life insurance coverage on the date of the accident.

The amount of this AD&D Insurance Benefit for other covered losses is a percentage of the amount payable for Additional AD&D insurance coverage on the date of the accident, as shown in the following table:

<u>Loss:</u>	<u>Percentage Payable:</u>
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%
Thumb and index finger of the same hand	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

### Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an AD&D Insurance Benefit is payable.

Seat Belt Benefit	This provision provides an additional benefit in the event of a covered automobile accident.
Air Bag Benefit	This provision provides an additional benefit in the event of a covered automobile accident for which a Seat Belt Benefit is payable.
Family Benefits Package	Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training. Included are the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit.
Occupational Assault	This provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
Public Transportation	This provision provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.

### Limitations

The loss must occur solely by an accident and 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 us.

### Exclusions

Subject to state variations, AD&D Insurance 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 existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

### When Coverage Ends

AD&D insurance will automatically end on the earliest of the following:

- The date your Life insurance ends
- The date your Waiver of Premium begins
- The date AD&D insurance terminates under the group policy
- The date the last period ends for which a premium was paid for your AD&D insurance
- The date Johnson County Community College's coverage under the group policy for AD&D insurance terminates

### Group Insurance Certificate

If you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage. The information presented above is controlled by the group policy and does not modify it in any way. The controlling provisions are in the group policy issued by Standard Insurance Company.

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