



Additional Life Insurance

Standard Insurance Company has developed this document to provide you with information about the optional coverage you may select through the City of Midland. 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 October 1, 2009. The City of Midland 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 employee of the City of Midland, excluding temporary or seasonal employees, full-time members of the armed forces, leased employees or independent contractors
- You must be regularly working at least 30 hours each week
- For Dependents Life insurance – Your *spouse* or *children* must not be full-time members of the armed forces

Employee Coverage Amount

You may elect Additional Life coverage in units of \$10,000 to a maximum of \$300,000. The minimum amount you can elect is \$10,000.

If you wish to become insured for an amount of Additional Life in excess of \$100,000, the excess will be subject to medical underwriting approval. All late applications and requests for coverage increases are also subject to medical underwriting approval.

Dependents Life insurance from Standard Insurance Company is also available with this plan.

Dependent Coverage Amount

You may choose one from the following plan options for your *spouse* and eligible *child(ren)*:

Dependent Life Option 1

Spouse Life: \$20,000 / Eligible *Child(ren)*: \$10,000

Dependent Life Option 2

Spouse Life: \$10,000 / Eligible *Child(ren)*: \$5,000

Employee Rates

If you elect Additional Life insurance, your monthly premium 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 October 1)	Rate (Per \$1000 of Total Coverage)
<30	\$0.080
30-34	\$0.084
35-39	\$0.110
40-44	\$0.160
45-49	\$0.240
50-54	\$0.360
55-59	\$0.580
60-64	\$0.780
65-69	\$1.240
70-74	\$2.300
75+	\$8.400

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. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. See page 4 for more information pertaining to premium calculation. Line 4: _____

Dependent Rates

Depending on which Dependent Life option you choose, your monthly premium rate is indicated in the below. Premiums for this coverage will be deducted directly from your paycheck.

Dependent Life Option 1

\$8.00 per member regardless of the number of eligible *children* covered.

Dependent Life Option 2

\$4.00 per member regardless of the number of eligible *children* covered.

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*
- An *evidence of insurability* requirement
- 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 day of *active work* as an eligible employee.

Age Reductions

Under this plan coverage will not reduce due to age under the Basic Life. For Additional Life, coverage reduces by 65 percent at age 70 and 50 percent at age 75.

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
- Complete the *waiting period* of 180 days
- Give us satisfactory *proof of loss*

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 the City of Midland'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

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.

Employee Additional Life Monthly Premiums

Coverage Amount	Employee's Age as of October 1										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$10,000	0.80	0.84	1.10	1.60	2.40	3.60	5.80	7.80	12.40	14.95	42.00
\$20,000	1.60	1.68	2.20	3.20	4.80	7.20	11.60	15.60	24.80	29.90	84.00
\$30,000	2.40	2.52	3.30	4.80	7.20	10.80	17.40	23.40	37.20	44.85	126.00
\$40,000	3.20	3.36	4.40	6.40	9.60	14.40	23.20	31.20	49.60	59.80	168.00
\$50,000	4.00	4.20	5.50	8.00	12.00	18.00	29.00	39.00	62.00	74.75	210.00
\$60,000	4.80	5.04	6.60	9.60	14.40	21.60	34.80	46.80	74.40	89.70	252.00
\$70,000	5.60	5.88	7.70	11.20	16.80	25.20	40.60	54.60	86.80	104.65	294.00
\$80,000	6.40	6.72	8.80	12.80	19.20	28.80	46.40	62.40	99.20	119.60	336.00
\$90,000	7.20	7.56	9.90	14.40	21.60	32.40	52.20	70.20	111.60	134.55	378.00
\$100,000	8.00	8.40	11.00	16.00	24.00	36.00	58.00	78.00	124.00	149.50	420.00
\$110,000	8.80	9.24	12.10	17.60	26.40	39.60	63.80	85.80	136.40	164.45	462.00
\$120,000	9.60	10.08	13.20	19.20	28.80	43.20	69.60	93.60	148.80	179.40	504.00
\$130,000	10.40	10.92	14.30	20.80	31.20	46.80	75.40	101.40	161.20	194.35	546.00
\$140,000	11.20	11.76	15.40	22.40	33.60	50.40	81.20	109.20	173.60	209.30	588.00
\$150,000	12.00	12.60	16.50	24.00	36.00	54.00	87.00	117.00	186.00	224.25	630.00
\$160,000	12.80	13.44	17.60	25.60	38.40	57.60	92.80	124.80	198.40	239.20	672.00
\$170,000	13.60	14.28	18.70	27.20	40.80	61.20	98.60	132.60	210.80	254.15	714.00
\$180,000	14.40	15.12	19.80	28.80	43.20	64.80	104.40	140.40	223.20	269.10	756.00
\$190,000	15.20	15.96	20.90	30.40	45.60	68.40	110.20	148.20	235.60	284.05	798.00
\$200,000	16.00	16.80	22.00	32.00	48.00	72.00	116.00	156.00	248.00	299.00	840.00
\$210,000	16.80	17.64	23.10	33.60	50.40	75.60	121.80	163.80	260.40	313.95	882.00
\$220,000	17.60	18.48	24.20	35.20	52.80	79.20	127.60	171.60	272.80	328.90	924.00
\$230,000	18.40	19.32	25.30	36.80	55.20	82.80	133.40	179.40	285.20	343.85	966.00
\$240,000	19.20	20.16	26.40	38.40	57.60	86.40	139.20	187.20	297.60	358.80	1,008.00
\$250,000	20.00	21.00	27.50	40.00	60.00	90.00	145.00	195.00	310.00	373.75	1,050.00
\$260,000	20.80	21.84	28.60	41.60	62.40	93.60	150.80	202.80	322.40	388.70	1,092.00
\$270,000	21.60	22.68	29.70	43.20	64.80	97.20	156.60	210.60	334.80	403.65	1,134.00
\$280,000	22.40	23.52	30.80	44.80	67.20	100.80	162.40	218.40	347.20	418.60	1,176.00
\$290,000	23.20	24.36	31.90	46.40	69.60	104.40	168.20	226.20	359.60	433.55	1,218.00
\$300,000	24.00	25.20	33.00	48.00	72.00	108.00	174.00	234.00	372.00	448.50	1,260.00

* Coverage amounts for ages 70 and over reduce due to age reduction (see Age Reductions section).