

Welcome to your employee benefits.

Enroll in coverage now to help protect
yourself and your loved ones in the future.



City of Albany

Fire Union Local #845 Members

Standard Insurance Company



Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.

Protection for Your Loved Ones

Life insurance helps provide support and stability to your family if something were to happen to you or your spouse or children. It can help your family financially through a difficult time and provide support into the future.

Accidental Death and Dismemberment (AD&D) insurance helps protect against a sudden financial loss brought on by an accidental death. It can also help pay for the high cost of living associated with surviving an accident that results in a severe physical loss.

Protection for Your Paycheck

Your most valuable asset is your ability to earn an income. Disability insurance provides partial income replacement if you can't work because of a qualifying disability caused by an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work, like your mortgage or rent — expenses medical insurance won't cover.

Long Term Disability insurance pays a monthly benefit if you experience a disability that lasts for several months or even years.

Your Employer-Paid Benefits

- Basic Life and AD&D insurance
- Long Term Disability insurance

Benefits You Can Apply for Now:

- Basic Dependents Life insurance
- Additional Life and AD&D insurance
- Additional Dependents Life and AD&D insurance

Ready to Apply? You'll Find the Form(s) Right Here

Once you've reviewed your options, the next step is to apply using the form(s) included at the end of this guide. Don't forget to turn in your forms before your enrollment period ends.

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Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by City of Albany, except for the cost of your dependent's insurance, which is paid by you through payroll deduction. Enrollment materials needed to elect coverage will be provided.

Eligibility

Definition of a Member	You are a member if you are an active employee of City of Albany and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 5 - A member in good standing with Fire Union Local #845
Eligibility Waiting Period	You are eligible on the first of the month that follows or coincides with the date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is \$50,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75.
Basic Dependents Life Coverage Amount	The Basic Dependents Life coverage amount for your eligible spouse is \$2,000. Your spouse is the person to whom you are legally married. The Basic Dependents Life coverage amount for each of your eligible children is \$2,000. Child means your child from live birth through age 25.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Family Benefits Package
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by City of Albany. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Albany may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.

[SI 13279-D-OR-435424-C5 \(12/22\)](#)

7230304-953376



Group Additional Life and AD&D Insurance

Help protect your loved ones from financial hardship.

Life insurance coverage is designed to help provide financial support and stability to your family should you pass away. Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident. You can also cover your eligible spouse and child(ren).



This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you are dismembered, become terminally ill or die
- An annual enrollment opportunity. See Annual Enrollment section for additional details.

🔗 About This Coverage

If you take no action you'll be covered under Basic Life insurance provided you meet the eligibility requirements. Consider whether that would be enough to help your family meet daily expenses, maintain their standard of living, pay off debt and fund your children's education. If not, you may want to apply for additional coverage now.

Life Insurance	
<p>How Much Can I Apply For?</p> <p>Your combined Basic Life and Additional Life amounts cannot exceed a maximum of 8 times your annual earnings. The coverage amount for your spouse cannot exceed 100 percent of your Additional Life coverage. The coverage amount for your child(ren) cannot exceed 100 percent of your Additional Life coverage.</p>	<p>For You: \$10,000 – \$500,000 in increments of \$10,000</p>
	<p>For Your Spouse: \$10,000 – \$250,000 in increments of \$10,000</p>
	<p>For Your Child(ren): \$2,000 – \$10,000 in increments of \$2,000</p>
<p>What is the Guarantee Issue Maximum?</p> <p>Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.</p>	<p>For You: Up to \$150,000</p>
	<p>For Your Spouse: Up to \$50,000</p>

AD&D Insurance

The benefit is paid if you or your dependents are seriously injured or pass away as a result of a covered accident.

What Does My AD&D Benefit Provide?

Note: You cannot 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.

≡ Annual Enrollment

During City of Albany's Annual Enrollment Period

For You. If you are currently enrolled in Additional Life insurance for an amount less than \$150,000, you may elect to increase your coverage by \$10,000 or \$20,000 annually, 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 Additional Life insurance, you may elect \$10,000 or \$20,000 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 by \$10,000 or \$20,000 annually, 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 \$10,000 or \$20,000 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 by \$2,000 annually, 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 \$2,000 of coverage without having to answer health questions.

If you, and/or your spouse and/or your child(ren) were previously declined coverage by The Standard, you, and/or your spouse and/or your child(ren) will need to submit a medical history statement in order to apply for any amount of coverage during the Annual Enrollment period. Visit www.standard.com/mhs to complete and submit a medical history statement online.

☰ Additional Feature

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.

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
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at www.standard.com/life/needs.

How Much Your Coverage Costs

Your Basic Life insurance is paid for by City of Albany. 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. How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Use this formula to calculate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section)}}{1000} = \text{_____} \times \text{Enter your rate from the rate table.} = \text{This amount is an estimate of how much you would pay each month.}$$

If you buy coverage for your spouse, your monthly rate is shown in the table below. Use the same formula to calculate the premium that you used for yourself, but use your age and your spouse's rate.

If you buy Dependents Life with AD&D coverage for your child(ren), your monthly rate is \$0.23 per \$1,000, no matter how many children you're covering. Your monthly AD&D rate of \$0.03 per \$1,000 is included.

Your Age (as of July 1)	Your Rate* (Per \$1,000 of Total Coverage)
<20	\$0.120
20-24	\$0.136
25-29	\$0.143
30-34	\$0.160
35-39	\$0.187
40-44	\$0.262
45-49	\$0.403
50-54	\$0.560
55-59	\$0.820
60-64	\$1.532
65+	\$2.297

Your Age (as of July 1)	Spouse's Rate** (Per \$1,000 of Total Coverage)
<20	\$0.112
20-24	\$0.126
25-29	\$0.132
30-34	\$0.154
35-39	\$0.174
40-44	\$0.243
45-49	\$0.366
50-54	\$0.594
55-59	\$0.838
60-64	\$1.346
65-69	\$1.891
70+	\$2.090

*Includes a monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit.

**Includes a monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit for your spouse.

Employee Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of July 1										
	< 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	1.20	1.36	1.43	1.60	1.87	2.62	4.03	5.60	8.20	15.32	22.97
\$20,000	2.40	2.72	2.86	3.20	3.74	5.24	8.06	11.20	16.40	30.64	45.94
\$30,000	3.60	4.08	4.29	4.80	5.61	7.86	12.09	16.80	24.60	45.96	68.91
\$40,000	4.80	5.44	5.72	6.40	7.48	10.48	16.12	22.40	32.80	61.28	91.88
\$50,000	6.00	6.80	7.15	8.00	9.35	13.10	20.15	28.00	41.00	76.60	114.85
\$60,000	7.20	8.16	8.58	9.60	11.22	15.72	24.18	33.60	49.20	91.92	137.82
\$70,000	8.40	9.52	10.01	11.20	13.09	18.34	28.21	39.20	57.40	107.24	160.79
\$80,000	9.60	10.88	11.44	12.80	14.96	20.96	32.24	44.80	65.60	122.56	183.76
\$90,000	10.80	12.24	12.87	14.40	16.83	23.58	36.27	50.40	73.80	137.88	206.73
\$100,000	12.00	13.60	14.30	16.00	18.70	26.20	40.30	56.00	82.00	153.20	229.70
\$110,000	13.20	14.96	15.73	17.60	20.57	28.82	44.33	61.60	90.20	168.52	252.67
\$120,000	14.40	16.32	17.16	19.20	22.44	31.44	48.36	67.20	98.40	183.84	275.64
\$130,000	15.60	17.68	18.59	20.80	24.31	34.06	52.39	72.80	106.60	199.16	298.61
\$140,000	16.80	19.04	20.02	22.40	26.18	36.68	56.42	78.40	114.80	214.48	321.58
\$150,000	18.00	20.40	21.45	24.00	28.05	39.30	60.45	84.00	123.00	229.80	344.55
\$160,000	19.20	21.76	22.88	25.60	29.92	41.92	64.48	89.60	131.20	245.12	367.52
\$170,000	20.40	23.12	24.31	27.20	31.79	44.54	68.51	95.20	139.40	260.44	390.49
\$180,000	21.60	24.48	25.74	28.80	33.66	47.16	72.54	100.80	147.60	275.76	413.46
\$190,000	22.80	25.84	27.17	30.40	35.53	49.78	76.57	106.40	155.80	291.08	436.43
\$200,000	24.00	27.20	28.60	32.00	37.40	52.40	80.60	112.00	164.00	306.40	459.40
\$210,000	25.20	28.56	30.03	33.60	39.27	55.02	84.63	117.60	172.20	321.72	482.37
\$220,000	26.40	29.92	31.46	35.20	41.14	57.64	88.66	123.20	180.40	337.04	505.34
\$230,000	27.60	31.28	32.89	36.80	43.01	60.26	92.69	128.80	188.60	352.36	528.31
\$240,000	28.80	32.64	34.32	38.40	44.88	62.88	96.72	134.40	196.80	367.68	551.28
\$250,000	30.00	34.00	35.75	40.00	46.75	65.50	100.75	140.00	205.00	383.00	574.25
\$260,000	31.20	35.36	37.18	41.60	48.62	68.12	104.78	145.60	213.20	398.32	597.22
\$270,000	32.40	36.72	38.61	43.20	50.49	70.74	108.81	151.20	221.40	413.64	620.19
\$280,000	33.60	38.08	40.04	44.80	52.36	73.36	112.84	156.80	229.60	428.96	643.16
\$290,000	34.80	39.44	41.47	46.40	54.23	75.98	116.87	162.40	237.80	444.28	666.13
\$300,000	36.00	40.80	42.90	48.00	56.10	78.60	120.90	168.00	246.00	459.60	689.10
\$310,000	37.20	42.16	44.33	49.60	57.97	81.22	124.93	173.60	254.20	474.92	712.07
\$320,000	38.40	43.52	45.76	51.20	59.84	83.84	128.96	179.20	262.40	490.24	735.04
\$330,000	39.60	44.88	47.19	52.80	61.71	86.46	132.99	184.80	270.60	505.56	758.01
\$340,000	40.80	46.24	48.62	54.40	63.58	89.08	137.02	190.40	278.80	520.88	780.98
\$350,000	42.00	47.60	50.05	56.00	65.45	91.70	141.05	196.00	287.00	536.20	803.95
\$360,000	43.20	48.96	51.48	57.60	67.32	94.32	145.08	201.60	295.20	551.52	826.92
\$370,000	44.40	50.32	52.91	59.20	69.19	96.94	149.11	207.20	303.40	566.84	849.89
\$380,000	45.60	51.68	54.34	60.80	71.06	99.56	153.14	212.80	311.60	582.16	872.86
\$390,000	46.80	53.04	55.77	62.40	72.93	102.18	157.17	218.40	319.80	597.48	895.83
\$400,000	48.00	54.40	57.20	64.00	74.80	104.80	161.20	224.00	328.00	612.80	918.80
\$410,000	49.20	55.76	58.63	65.60	76.67	107.42	165.23	229.60	336.20	628.12	941.77
\$420,000	50.40	57.12	60.06	67.20	78.54	110.04	169.26	235.20	344.40	643.44	964.74
\$430,000	51.60	58.48	61.49	68.80	80.41	112.66	173.29	240.80	352.60	658.76	987.71
\$440,000	52.80	59.84	62.92	70.40	82.28	115.28	177.32	246.40	360.80	674.08	1,010.68
\$450,000	54.00	61.20	64.35	72.00	84.15	117.90	181.35	252.00	369.00	689.40	1,033.65
\$460,000	55.20	62.56	65.78	73.60	86.02	120.52	185.38	257.60	377.20	704.72	1,056.62
\$470,000	56.40	63.92	67.21	75.20	87.89	123.14	189.41	263.20	385.40	720.04	1,079.59
\$480,000	57.60	65.28	68.64	76.80	89.76	125.76	193.44	268.80	393.60	735.36	1,102.56
\$490,000	58.80	66.64	70.07	78.40	91.63	128.38	197.47	274.40	401.80	750.68	1,125.53
\$500,000	60.00	68.00	71.50	80.00	93.50	131.00	201.50	280.00	410.00	766.00	1,148.50

Employee Life with AD&D Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of July 1	
	70-74*	75+*
\$10,000	14.93	11.49
\$20,000	29.86	22.97
\$30,000	44.79	34.46
\$40,000	59.72	45.94
\$50,000	74.65	57.43
\$60,000	89.58	68.91
\$70,000	104.51	80.40
\$80,000	119.44	91.88
\$90,000	134.37	103.37
\$100,000	149.31	114.85
\$110,000	164.24	126.34
\$120,000	179.17	137.82
\$130,000	194.10	149.31
\$140,000	209.03	160.79
\$150,000	223.96	172.28
\$160,000	238.89	183.76
\$170,000	253.82	195.25
\$180,000	268.75	206.73
\$190,000	283.68	218.22
\$200,000	298.61	229.70
\$210,000	313.54	241.19
\$220,000	328.47	252.67
\$230,000	343.40	264.16
\$240,000	358.33	275.64
\$250,000	373.26	287.13
\$260,000	388.19	298.61
\$270,000	403.12	310.10
\$280,000	418.05	321.58
\$290,000	432.98	333.07
\$300,000	447.92	344.55
\$310,000	462.85	356.04
\$320,000	477.78	367.52
\$330,000	492.71	379.01
\$340,000	507.64	390.49
\$350,000	522.57	401.98
\$360,000	537.50	413.46
\$370,000	552.43	424.95
\$380,000	567.36	436.43
\$390,000	582.29	447.92
\$400,000	597.22	459.40
\$410,000	612.15	470.89
\$420,000	627.08	482.37
\$430,000	642.01	493.86
\$440,000	656.94	505.34
\$450,000	671.87	516.83
\$460,000	686.80	528.31
\$470,000	701.73	539.80
\$480,000	716.66	551.28
\$490,000	731.59	562.77
\$500,000	746.53	574.25

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

Spouse Life with AD&D Monthly Premiums

Coverage Amount	Employee's Age as of July 1										
	< 20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	1.12	1.26	1.32	1.54	1.74	2.43	3.66	5.94	8.38	13.46	18.91
\$20,000	2.24	2.52	2.64	3.08	3.48	4.86	7.32	11.88	16.76	26.92	37.82
\$30,000	3.36	3.78	3.96	4.62	5.22	7.29	10.98	17.82	25.14	40.38	56.73
\$40,000	4.48	5.04	5.28	6.16	6.96	9.72	14.64	23.76	33.52	53.84	75.64
\$50,000	5.60	6.30	6.60	7.70	8.70	12.15	18.30	29.70	41.90	67.30	94.55
\$60,000	6.72	7.56	7.92	9.24	10.44	14.58	21.96	35.64	50.28	80.76	113.46
\$70,000	7.84	8.82	9.24	10.78	12.18	17.01	25.62	41.58	58.66	94.22	132.37
\$80,000	8.96	10.08	10.56	12.32	13.92	19.44	29.28	47.52	67.04	107.68	151.28
\$90,000	10.08	11.34	11.88	13.86	15.66	21.87	32.94	53.46	75.42	121.14	170.19
\$100,000	11.20	12.60	13.20	15.40	17.40	24.30	36.60	59.40	83.80	134.60	189.10
\$110,000	12.32	13.86	14.52	16.94	19.14	26.73	40.26	65.34	92.18	148.06	208.01
\$120,000	13.44	15.12	15.84	18.48	20.88	29.16	43.92	71.28	100.56	161.52	226.92
\$130,000	14.56	16.38	17.16	20.02	22.62	31.59	47.58	77.22	108.94	174.98	245.83
\$140,000	15.68	17.64	18.48	21.56	24.36	34.02	51.24	83.16	117.32	188.44	264.74
\$150,000	16.80	18.90	19.80	23.10	26.10	36.45	54.90	89.10	125.70	201.90	283.65
\$160,000	17.92	20.16	21.12	24.64	27.84	38.88	58.56	95.04	134.08	215.36	302.56
\$170,000	19.04	21.42	22.44	26.18	29.58	41.31	62.22	100.98	142.46	228.82	321.47
\$180,000	20.16	22.68	23.76	27.72	31.32	43.74	65.88	106.92	150.84	242.28	340.38
\$190,000	21.28	23.94	25.08	29.26	33.06	46.17	69.54	112.86	159.22	255.74	359.29
\$200,000	22.40	25.20	26.40	30.80	34.80	48.60	73.20	118.80	167.60	269.20	378.20
\$210,000	23.52	26.46	27.72	32.34	36.54	51.03	76.86	124.74	175.98	282.66	397.11
\$220,000	24.64	27.72	29.04	33.88	38.28	53.46	80.52	130.68	184.36	296.12	416.02
\$230,000	25.76	28.98	30.36	35.42	40.02	55.89	84.18	136.62	192.74	309.58	434.93
\$240,000	26.88	30.24	31.68	36.96	41.76	58.32	87.84	142.56	201.12	323.04	453.84
\$250,000	28.00	31.50	33.00	38.50	43.50	60.75	91.50	148.50	209.50	336.50	472.75

Spouse Life with AD&D Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of July 1	
	70-74*	75+*
\$10,000	13.59	10.45
\$20,000	27.17	20.90
\$30,000	40.76	31.35
\$40,000	54.34	41.80
\$50,000	67.93	52.25
\$60,000	81.51	62.70
\$70,000	95.10	73.15
\$80,000	108.68	83.60
\$90,000	122.27	94.05
\$100,000	135.85	104.50
\$110,000	149.44	114.95
\$120,000	163.02	125.40
\$130,000	176.61	135.85
\$140,000	190.19	146.30
\$150,000	203.78	156.75
\$160,000	217.36	167.20
\$170,000	230.95	177.65
\$180,000	244.53	188.10
\$190,000	258.12	198.55
\$200,000	271.70	209.00
\$210,000	285.29	219.45
\$220,000	298.87	229.90
\$230,000	312.46	240.35
\$240,000	326.04	250.80
\$250,000	339.63	261.25

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

Group Additional Life and AD&D Insurance

Child Life with AD&D Monthly Premiums

Coverage Amount	Premium
\$2,000	0.46
\$4,000	0.92
\$6,000	1.38
\$8,000	1.84
\$10,000	2.30

Important Details

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

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- An active employee of City of Albany
- Regularly working at least 20 hours per week

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

If you buy Additional Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your eligible children 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, or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse and/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 maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Eligible but not insured under the prior life insurance plan

Visit <https://myeoi.standard.com/435424> to complete and 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.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependents Life 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 any Dependents Life insurance.

*Defined as first of the month that follows or coincides with the date you become a member

Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75. Your spouse's coverage amount reduces by your age as follows: to 65 percent at age 70 and to 50 percent at age 75. If you are age 70 or over, ask your human resources representative or 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. Please contact your benefits administrator for more details.

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.

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

Covered loss:	Percentage of AD&D benefit payable:
Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

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 and 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 your human resources representative or 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 present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

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

The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health AdvocateSM to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name “assurance” for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,¹ you may access the services for beneficiaries outlined on the next page.

continued on reverse

The Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

¹ An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.



Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.

Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit standard.com/mytoolkit (user name: support) or call the assistance line at 800.378.5742

² The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.

Travel Assistance

Explore the World with Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.¹

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).²

Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains³



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

¹ Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

² Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

³ Must be arranged by Assist America, Inc.

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.

Contact Travel Assistance

800.872.1414

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

Everywhere else
+1.609.986.1234

Text:
+1.609.334.0807

Email:
medservices@assistamerica.com

Get the App

Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



Reference Number:
01-AA-STD-5201





Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by City of Albany.

Eligibility

Definition of a Member	You are a member if you are an active employee of City of Albany who is a member in good standing of Fire Union Local #845, regularly working at least 20 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Eligibility Waiting Period	You are eligible on the first of the month that follows or coincides with the date you become a member.

Benefits

Monthly Benefit	66 2/3 percent of the first \$15,000 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Monthly Benefit	\$10,000
Minimum Monthly Benefit	\$50
Benefit Waiting Period	90 days

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, or
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any gainful occupation OR you are working and unable to earn 67 percent of your indexed predisability earnings in that occupation or any other occupation for which you are reasonably fitted.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Survivors Benefit
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability insurance policy sponsored by City of Albany. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and City of Albany may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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A helping hand when you need it.

Rely on the support, guidance and resources of your Employee Assistance Program.

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,¹ which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.


Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone, by video or text.

EAP services can help with:

-  Depression, grief, loss and emotional well-being
-  Family, marital and other relationship issues
-  Life improvement and goal-setting
-  Addictions such as alcohol and drug abuse
-  Stress or anxiety with work or family
-  Financial and legal concerns
-  Identity theft and fraud resolution
-  Online will preparation and other legal documents



Contact EAP

888.293.6948
(TTY Services: 711)
24 hours a day,
seven days a week

healthadvocate.com/standard3

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

With EAP, personal assistance is immediate, confidential and available when you need it.

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit healthadvocate.com/standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

1 The EAP service is provided through an arrangement with Health AdvocateSM, which is not affiliated with The Standard. Health AdvocateSM is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

2 Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

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About 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. 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 **www.standard.com**.

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Enrollment Booklet
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