

Welcome to your employee benefits.

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



City of Gloucester

Class 1 - Active 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.

Short Term Disability insurance pays a weekly benefit to help you keep your finances on track when you're out of work because of a disability.

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

Benefits You Can Apply for Now:

- Voluntary Life and AD&D insurance
- Additional Life and AD&D insurance
- Dependents Life and AD&D insurance
- Short Term Disability insurance
- Long Term Disability 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.



Group Voluntary 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.



This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you are dismembered, become terminally ill or die

🔗 About This Coverage

Life Insurance		
How Much Can I Apply For?	For You:	\$5,000

AD&D Insurance		
The benefit is paid if you are seriously injured or pass away as a result of a covered accident.		
What Does My AD&D Benefit Provide?	For You:	The AD&D insurance coverage amount matches what you elect for 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 and definitions.

☰ Additional Features

Your coverage comes with some added features:

Life Insurance	
Travel Assistance¹	Available 24 hours a day, this service connects you to resources when you're traveling at least 100 miles from home or in a foreign country for up to 180 days.
Life Services Toolkit²	This service allows you and your beneficiaries access to online content for will preparation, identity theft support and other tools and calculators, and provides your beneficiaries with services for grief, and legal and financial matters.
AD&D Insurance	
Seat Belt and Air Bag Benefit(s)	The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.
Family Benefits Package	This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

¹ This service is provided through an arrangement with a service provider who is not affiliated with The Standard. Travel Assistance is not an insurance product in all states except Oregon. For more information, visit www.standard.com/travel-info.

² The Life Services Toolkit is offered through an arrangement with a service provider that is not affiliated with The Standard. For more information, visit www.standard.com/mytoolkit-info.

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

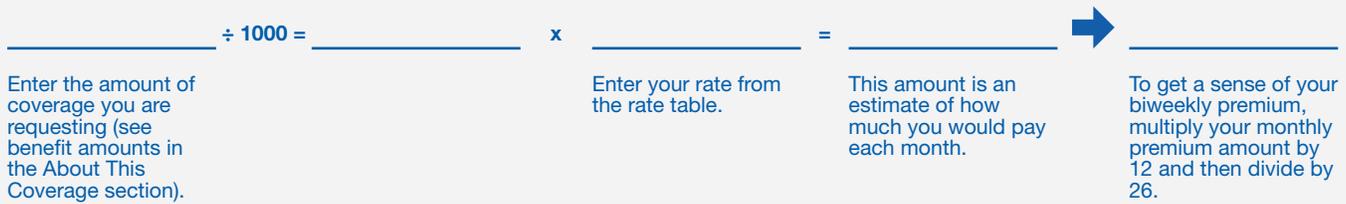
To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at www.standard.com/life/needs.

How Much Your Coverage Costs

Because this insurance is offered through City of Gloucester, 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.

Note: Your employer is paying for a portion of the premium. The rate is \$0.595 per \$1,000 of which you pay 25 percent of the cost. Your rate is shown below.

Use this formula to calculate your premium payment:



Age (as of today)	Your Rate (per \$1,000 of Total Coverage)
All Ages	\$0.149

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

Important Details

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

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of City of Gloucester
- Regularly working at least 20 hours per week
- A member of Class 1 - Active Members

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

Medical Underwriting Approval for Life Coverage

Required for:

- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements
- Employees eligible but not insured under the prior life insurance plan

Visit www.standard.com/mhs to 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 will not become effective until the day after you complete one full day of active work as an eligible employee.

*Defined as first of the month that follows or coincides with 30 consecutive days as a member

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 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 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. A certified copy of the death certificate is needed to prove loss of life.

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

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 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

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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

🔗 About This Coverage

If you purchase Voluntary Life, 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 Additional Life amount cannot exceed a maximum of 6 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: \$20,000 – \$500,000 in increments of \$10,000</p>
	<p>For Your Spouse: \$5,000 – \$250,000 in increments of \$5,000</p>
	<p>For Your Child(ren): \$1,000, \$5,000 or \$10,000</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 \$180,000</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 and definitions.

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:

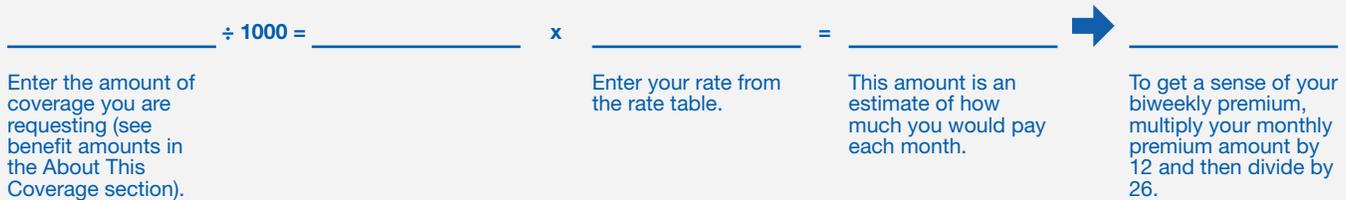
- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

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

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:



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 \$0.226 per \$1,000, no matter how many children you're covering. Your monthly AD&D rate of \$0.026 per \$1,000 is included.

Age (as of November 1)	Your Rate* (Per \$1,000 of Total Coverage)	Your Spouse's Rate** (Per \$1,000 of Total Coverage)
<35	\$0.106	\$0.106
35-39	\$0.136	\$0.136
40-44	\$0.216	\$0.216
45-49	\$0.316	\$0.316
50-54	\$0.506	\$0.506
55-59	\$0.816	\$0.816
60-64	\$1.286	\$1.286
65-69	\$1.976	\$1.976
70-74	\$3.626	\$3.626
75+	\$5.456	\$5.456

*Includes a monthly AD&D rate of \$0.026 per \$1,000 of AD&D benefit.

**Includes a monthly AD&D rate of \$0.026 per \$1,000 of AD&D benefit for your spouse.

Employee Life with AD&D Bi-Weekly Premiums

Coverage Amount	Employee's Age as of last November 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$20,000	0.98	1.26	1.99	2.92	4.67	7.53	11.87	18.24	33.47	50.36
\$30,000	1.47	1.88	2.99	4.38	7.01	11.30	17.81	27.36	50.21	75.54
\$40,000	1.96	2.51	3.99	5.83	9.34	15.06	23.74	36.48	66.94	100.73
\$50,000	2.45	3.14	4.98	7.29	11.68	18.83	29.68	45.60	83.68	125.91
\$60,000	2.94	3.77	5.98	8.75	14.01	22.60	35.61	54.72	100.41	151.09
\$70,000	3.42	4.39	6.98	10.21	16.35	26.36	41.55	63.84	117.15	176.27
\$80,000	3.91	5.02	7.98	11.67	18.68	30.13	47.48	72.96	133.88	201.45
\$90,000	4.40	5.65	8.97	13.13	21.02	33.90	53.42	82.08	150.62	226.63
\$100,000	4.89	6.28	9.97	14.58	23.35	37.66	59.35	91.20	167.35	251.82
\$110,000	5.38	6.90	10.97	16.04	25.69	41.43	65.29	100.32	184.09	277.00
\$120,000	5.87	7.53	11.96	17.50	28.02	45.19	71.22	109.44	200.82	302.18
\$130,000	6.36	8.16	12.96	18.96	30.36	48.96	77.16	118.56	217.56	327.36
\$140,000	6.85	8.79	13.96	20.42	32.70	52.73	83.10	127.68	234.30	352.54
\$150,000	7.34	9.42	14.95	21.88	35.03	56.49	89.03	136.80	251.03	377.72
\$160,000	7.83	10.04	15.95	23.34	37.37	60.26	94.97	145.92	267.77	402.90
\$170,000	8.32	10.67	16.95	24.79	39.70	64.02	100.90	155.04	284.50	428.09
\$180,000	8.81	11.30	17.94	26.25	42.04	67.79	106.84	164.16	301.24	453.27
\$190,000	9.30	11.93	18.94	27.71	44.37	71.56	112.77	173.28	317.97	478.45
\$200,000	9.78	12.55	19.94	29.17	46.71	75.32	118.71	182.40	334.71	503.63
\$210,000	10.27	13.18	20.94	30.63	49.04	79.09	124.64	191.52	351.44	528.81
\$220,000	10.76	13.81	21.93	32.09	51.38	82.86	130.58	200.64	368.18	553.99
\$230,000	11.25	14.44	22.93	33.54	53.71	86.62	136.51	209.76	384.91	579.18
\$240,000	11.74	15.06	23.93	35.00	56.05	90.39	142.45	218.88	401.65	604.36
\$250,000	12.23	15.69	24.92	36.46	58.38	94.15	148.38	228.00	418.38	629.54
\$260,000	12.72	16.32	25.92	37.92	60.72	97.92	154.32	237.12	435.12	654.72
\$270,000	13.21	16.95	26.92	39.38	63.06	101.69	160.26	246.24	451.86	679.90
\$280,000	13.70	17.58	27.91	40.84	65.39	105.45	166.19	255.36	468.59	705.08
\$290,000	14.19	18.20	28.91	42.30	67.73	109.22	172.13	264.48	485.33	730.26
\$300,000	14.68	18.83	29.91	43.75	70.06	112.98	178.06	273.60	502.06	755.45
\$310,000	15.17	19.46	30.90	45.21	72.40	116.75	184.00	282.72	518.80	780.63
\$320,000	15.66	20.09	31.90	46.67	74.73	120.52	189.93	291.84	535.53	805.81
\$330,000	16.14	20.71	32.90	48.13	77.07	124.28	195.87	300.96	552.27	830.99
\$340,000	16.63	21.34	33.90	49.59	79.40	128.05	201.80	310.08	569.00	856.17
\$350,000	17.12	21.97	34.89	51.05	81.74	131.82	207.74	319.20	585.74	881.35
\$360,000	17.61	22.60	35.89	52.50	84.07	135.58	213.67	328.32	602.47	906.54
\$370,000	18.10	23.22	36.89	53.96	86.41	139.35	219.61	337.44	619.21	931.72
\$380,000	18.59	23.85	37.88	55.42	88.74	143.11	225.54	346.56	635.94	956.90
\$390,000	19.08	24.48	38.88	56.88	91.08	146.88	231.48	355.68	652.68	982.08
\$400,000	19.57	25.11	39.88	58.34	93.42	150.65	237.42	364.80	669.42	1,007.26
\$410,000	20.06	25.74	40.87	59.80	95.75	154.41	243.35	373.92	686.15	1,032.44
\$420,000	20.55	26.36	41.87	61.26	98.09	158.18	249.29	383.04	702.89	1,057.62
\$430,000	21.04	26.99	42.87	62.71	100.42	161.94	255.22	392.16	719.62	1,082.81
\$440,000	21.53	27.62	43.86	64.17	102.76	165.71	261.16	401.28	736.36	1,107.99
\$450,000	22.02	28.25	44.86	65.63	105.09	169.48	267.09	410.40	753.09	1,133.17
\$460,000	22.50	28.87	45.86	67.09	107.43	173.24	273.03	419.52	769.83	1,158.35
\$470,000	22.99	29.50	46.86	68.55	109.76	177.01	278.96	428.64	786.56	1,183.53
\$480,000	23.48	30.13	47.85	70.01	112.10	180.78	284.90	437.76	803.30	1,208.71
\$490,000	23.97	30.76	48.85	71.46	114.43	184.54	290.83	446.88	820.03	1,233.90
\$500,000	24.46	31.38	49.85	72.92	116.77	188.31	296.77	456.00	836.77	1,259.08

Spouse Life with AD&D Bi-Weekly Premiums

Coverage Amount	Employee's Age as of last November 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$5,000	0.24	0.31	0.50	0.73	1.17	1.88	2.97	4.56	8.37	12.59
\$10,000	0.49	0.63	1.00	1.46	2.34	3.77	5.94	9.12	16.74	25.18
\$15,000	0.73	0.94	1.50	2.19	3.50	5.65	8.90	13.68	25.10	37.77
\$20,000	0.98	1.26	1.99	2.92	4.67	7.53	11.87	18.24	33.47	50.36
\$25,000	1.22	1.57	2.49	3.65	5.84	9.42	14.84	22.80	41.84	62.95
\$30,000	1.47	1.88	2.99	4.38	7.01	11.30	17.81	27.36	50.21	75.54
\$35,000	1.71	2.20	3.49	5.10	8.17	13.18	20.77	31.92	58.57	88.14
\$40,000	1.96	2.51	3.99	5.83	9.34	15.06	23.74	36.48	66.94	100.73
\$45,000	2.20	2.82	4.49	6.56	10.51	16.95	26.71	41.04	75.31	113.32
\$50,000	2.45	3.14	4.98	7.29	11.68	18.83	29.68	45.60	83.68	125.91
\$55,000	2.69	3.45	5.48	8.02	12.84	20.71	32.64	50.16	92.04	138.50
\$60,000	2.94	3.77	5.98	8.75	14.01	22.60	35.61	54.72	100.41	151.09
\$65,000	3.18	4.08	6.48	9.48	15.18	24.48	38.58	59.28	108.78	163.68
\$70,000	3.42	4.39	6.98	10.21	16.35	26.36	41.55	63.84	117.15	176.27
\$75,000	3.67	4.71	7.48	10.94	17.52	28.25	44.52	68.40	125.52	188.86
\$80,000	3.91	5.02	7.98	11.67	18.68	30.13	47.48	72.96	133.88	201.45
\$85,000	4.16	5.34	8.47	12.40	19.85	32.01	50.45	77.52	142.25	214.04
\$90,000	4.40	5.65	8.97	13.13	21.02	33.90	53.42	82.08	150.62	226.63
\$95,000	4.65	5.96	9.47	13.86	22.19	35.78	56.39	86.64	158.99	239.22
\$100,000	4.89	6.28	9.97	14.58	23.35	37.66	59.35	91.20	167.35	251.82
\$105,000	5.14	6.59	10.47	15.31	24.52	39.54	62.32	95.76	175.72	264.41
\$110,000	5.38	6.90	10.97	16.04	25.69	41.43	65.29	100.32	184.09	277.00
\$115,000	5.63	7.22	11.46	16.77	26.86	43.31	68.26	104.88	192.46	289.59
\$120,000	5.87	7.53	11.96	17.50	28.02	45.19	71.22	109.44	200.82	302.18
\$125,000	6.12	7.85	12.46	18.23	29.19	47.08	74.19	114.00	209.19	314.77
\$130,000	6.36	8.16	12.96	18.96	30.36	48.96	77.16	118.56	217.56	327.36
\$135,000	6.60	8.47	13.46	19.69	31.53	50.84	80.13	123.12	225.93	339.95
\$140,000	6.85	8.79	13.96	20.42	32.70	52.73	83.10	127.68	234.30	352.54
\$145,000	7.09	9.10	14.46	21.15	33.86	54.61	86.06	132.24	242.66	365.13
\$150,000	7.34	9.42	14.95	21.88	35.03	56.49	89.03	136.80	251.03	377.72
\$155,000	7.58	9.73	15.45	22.61	36.20	58.38	92.00	141.36	259.40	390.31
\$160,000	7.83	10.04	15.95	23.34	37.37	60.26	94.97	145.92	267.77	402.90
\$165,000	8.07	10.36	16.45	24.06	38.53	62.14	97.93	150.48	276.13	415.50
\$170,000	8.32	10.67	16.95	24.79	39.70	64.02	100.90	155.04	284.50	428.09
\$175,000	8.56	10.98	17.45	25.52	40.87	65.91	103.87	159.60	292.87	440.68
\$180,000	8.81	11.30	17.94	26.25	42.04	67.79	106.84	164.16	301.24	453.27
\$185,000	9.05	11.61	18.44	26.98	43.20	69.67	109.80	168.72	309.60	465.86
\$190,000	9.30	11.93	18.94	27.71	44.37	71.56	112.77	173.28	317.97	478.45
\$195,000	9.54	12.24	19.44	28.44	45.54	73.44	115.74	177.84	326.34	491.04
\$200,000	9.78	12.55	19.94	29.17	46.71	75.32	118.71	182.40	334.71	503.63
\$205,000	10.03	12.87	20.44	29.90	47.88	77.21	121.68	186.96	343.08	516.22
\$210,000	10.27	13.18	20.94	30.63	49.04	79.09	124.64	191.52	351.44	528.81
\$215,000	10.52	13.50	21.43	31.36	50.21	80.97	127.61	196.08	359.81	541.40
\$220,000	10.76	13.81	21.93	32.09	51.38	82.86	130.58	200.64	368.18	553.99
\$225,000	11.01	14.12	22.43	32.82	52.55	84.74	133.55	205.20	376.55	566.58
\$230,000	11.25	14.44	22.93	33.54	53.71	86.62	136.51	209.76	384.91	579.18
\$235,000	11.50	14.75	23.43	34.27	54.88	88.50	139.48	214.32	393.28	591.77
\$240,000	11.74	15.06	23.93	35.00	56.05	90.39	142.45	218.88	401.65	604.36
\$245,000	11.99	15.38	24.42	35.73	57.22	92.27	145.42	223.44	410.02	616.95
\$250,000	12.23	15.69	24.92	36.46	58.38	94.15	148.38	228.00	418.38	629.54

Child Life with AD&D Bi-Weekly Premiums

Coverage Amount	Premium
\$1,000	0.10
\$5,000	0.52
\$10,000	1.04

Important Details

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

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

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

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. You may also choose to cover your child. Child means your child from live birth through age 25. Your child cannot be insured by more than one employee. Your spouse 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
- Eligible but not insured under the prior life insurance plan

Visit www.standard.com/mhs to 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 your insurance, including any optional coverages, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your coverage, including any optional coverages.

*Defined as first of the month that follows or coincides with 30 consecutive days as a member

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. A certified copy of the death certificate is needed to prove loss of life.

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 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 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

[SI 12506-D-ALAA-MA-163753 \(5/20\)](#)

6571071-586248

Life Services Toolkit

Resources and Tools to Help You and Your Beneficiary Meet Life's Challenges



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 Morneau Shepell 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, beneficiaries 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. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit (enter username "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 health care agent forms.



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 to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Benefit¹, you may access the services for beneficiaries outlined on the next page.

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.

¹ An 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

Life Services Toolkit
SI 17526 - D (10/17) EE

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the date of death. Recipients of an Accelerated 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:** Clinicians with master's degrees are on call to provide confidential grief sessions by phone or in person. Beneficiaries are eligible for up to six face-to-face sessions and unlimited phone contact.
- **Legal Services:** Beneficiaries can obtain legal assistance from experienced attorneys. They can:
 - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed fee rates.
 - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, beneficiaries can receive help planning a funeral or memorial service. Work-life 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:** Beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements.

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



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

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

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

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





Voluntary Short Term Disability (STD) Insurance

Short Term Disability insurance pays a weekly benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through City of Gloucester.

Eligibility Requirements

Policy # 163753

Employee

- A regular employee of City of Gloucester
- Actively working at least 20 hours each week
- A citizen or resident of the United States or Canada
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible

Premium

- You pay 100 percent of the premium for this coverage through easy payroll deduction

Benefit Amount and Duration

Benefit Percentage

Your weekly STD benefit is available in increments of \$50 from \$100 to a maximum of \$1,000, but cannot exceed 60 percent of your pre-disability earnings

Maximum Benefit Period

180 days. However, STD Benefits will end on the date Long Term Disability benefits become payable to you under a group plan provided by your employer, even if that occurs before the 180 days.

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), 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, 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 human resources representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Annual Enrollment Period

During each June 1 through June 30, if you are currently enrolled in Short Term Disability insurance you may elect to change your current elected amount. Ask your human resources representative for more information.

Understanding Your Plan Design

Benefit Waiting Period

If your claim for STD Benefits is approved by The Standard, benefits become payable after you have served continuously the applicable days noted below for your disability and you remain disabled. Benefits are not payable during the benefit waiting period.

Accidental Injury After 14 days

Physical disease, pregnancy or mental disorder After 14 days

Note: If you do not apply for this STD coverage within 31 days of becoming eligible, were eligible for insurance under the Prior Plan for more than 31 days but were not insured, or if your insurance ends because you failed to make a required premium contribution and is later reinstated, your benefit waiting period for physical disease, pregnancy or mental disorder will be 60 days if you become disabled during the first 12 months after your coverage takes effect.

Definition of Disability

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, and
- You suffer a loss of at least 20 percent in your predisability earnings when working in your own occupation

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

Deductible Income

Deductible income is income you receive or are eligible to receive while STD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts)
- Amounts under any workers' compensation law or similar law
- Amounts under an unemployment compensation law
- Amounts because of your disability under any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you worked as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while STD benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Additional Features

Please see your human resources representative for additional information about the features and benefits below.

Rehabilitation Plan

If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.

Reasonable Accommodation Expense Benefit

If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification

Limitations

STD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your predisability earnings in your own occupation, but you elect not to work
- Receiving sick-leave pay, annual or personal leave pay, or other salary continuation including donated amounts from your employer
- Eligible to receive benefits for your disability under a workers' compensation law or similar law

When Benefits End

STD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits
- If applicable, the date long term disability benefits become payable to you under a long term disability plan

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Bi-Weekly Premiums

Coverage Amount	Employee's Age as of November 1			
	< 40	40-49	50-59	60+
\$100	4.52	6.28	7.19	8.14
\$150	6.78	9.42	10.78	12.21
\$200	9.04	12.56	14.37	16.27
\$250	11.30	15.70	17.97	20.34
\$300	13.56	18.84	21.56	24.41
\$350	15.81	21.99	25.15	28.48
\$400	18.07	25.13	28.74	32.55
\$450	20.33	28.27	32.34	36.62
\$500	22.59	31.41	35.93	40.68
\$550	24.85	34.55	39.52	44.75
\$600	27.11	37.69	43.12	48.82
\$650	29.37	40.83	46.71	52.89
\$700	31.63	43.97	50.30	56.96
\$750	33.89	47.11	53.90	61.03
\$800	36.15	50.25	57.49	65.10
\$850	38.41	53.39	61.08	69.16
\$900	40.67	56.53	64.68	73.23
\$950	42.93	59.67	68.27	77.30
\$1,000	45.18	62.82	71.86	81.37

GP399-STD, GP 899-STD, GP309-STD,
GP209-STD, GP399-STD/ASSOC, GP399-STD/TRUST



Voluntary Long Term Disability (LTD) Insurance

Long Term Disability insurance is designed to pay a monthly benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through City of Gloucester.

Eligibility Requirements

Policy # 163753

Employee

- A regular employee of City of Gloucester
- Actively working at least 20 hours each week
- A citizen or resident of the United States or Canada
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible

Premium

- You pay 100 percent of the premium for this coverage through easy payroll deduction

Benefit Amount

Benefit Percentage Your weekly LTD benefit is available in increments of \$100 from \$500 to a maximum of \$5,000, but cannot exceed 60 percent of you predisability earnings.

Note:

- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior LTD insurance plan are also subject to medical underwriting approval. To submit a medical history statement online, visit www.standard.com/mhs

Disability Needs Calculator

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Disability insurance you may need if you become unable to work, The Standard has created a Disability Needs Calculator found at: <http://www.standard.com/calculators/dineeds.html>

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), 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, 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 human resources representative for more information regarding the requirements that must be satisfied for your insurance to become effective.

Annual Enrollment Period

During each June 1 through June 30, if you are currently enrolled in Long Term Disability insurance you may elect to change your current elected amount. Ask you human resources representative for more information.

Understanding Your Plan Design

Benefit Waiting Period If your claim for LTD benefits is approved by The Standard, benefits become payable after you have been continuously disabled for 180 days and remain disabled. Benefits are not payable during the benefit waiting period.

Own Occupation Definition of Disability For the benefit waiting period and the first 24 months for which LTD benefits are paid, you are considered disabled when you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of your own occupation **AND** are suffering a loss of at least 20 percent of your indexed predisability earnings when working in your own occupation. You are not disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

Any Occupation Definition of Disability After the own occupation period of disability, you will be considered disabled if you are unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period If you become disabled before age 62, LTD benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

<u>Age</u>	<u>Maximum Benefit Period</u>
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

Deductible Income Deductible income is income you receive or are eligible to receive while LTD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary contribution (including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Disability benefits from any other group insurance
- Disability or retirement benefits under your employer's retirement plan
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Additional Features

Please see your human resources representative for additional information about the features and benefits below.

24 Hour Coverage	24-hour LTD plans provide coverage for disabilities occurring on or off the job.
Rehabilitation Plan	If you are participating in an approved Rehabilitation Plan, The Standard may include payment of some of the expenses you incur in connection with the plan including but not limited to; training and education expenses, family (child and elder) care expenses, job related expenses and job search expenses.
Reasonable Accommodation Expense Benefit	If your employer makes an approved work-site modification that enables you to return to work while disabled, The Standard will reimburse your employer up to a pre-approved amount for some or all of the cost of the modification.
Rehabilitation Incentive Benefit	If you agree to participate in a rehabilitation plan that prepares you to return to work (plan must be approved by The Standard), you may be eligible to receive an additional benefit equal to 10 percent of your predisability earnings. When added to any other amount you receive from The Standard, your total benefit cannot exceed the maximum benefit allowed by the policy.
Employee Assistance Program	Includes an Employee Assistance Program and WorkLife Services to offer support, guidance and resources to help you and your household members resolve personal issues.
Survivors Benefit	If you die while LTD benefits are payable, and on the date you die you have been continuously disabled for at least 180 days, a survivors benefit equal to three time your unreduced LTD benefit may be payable (any survivors benefit payable will first be applied to any overpayment of your claim due to The Standard).
Conversion	Allows you to obtain LTD conversion insurance after the termination of your insurance with City of Gloucester.

Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An 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)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for a specified period of time, and you have been actively at work for at least one full day after the end of the exclusion period

Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed:

- For which you or a reasonably prudent person would have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Preexisting Condition Period The 90-day period just before your insurance becomes effective

Exclusion Period 12 months

Limitations

LTD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your indexed predisability earnings, but you elect not to work during the first 24 months after the end of the benefit waiting period the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation

In addition, payment of LTD benefits is limited in duration:

- If you reside outside the United States or Canada
- If your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

When Benefits End

LTD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date benefits become payable under any other LTD disability insurance plan under which you become insured through employment during a period of temporary recovery
- The date you fail to provide proof of continued disability and entitlement to benefits

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution (except if premiums are waived while disabled)
- The date your employment terminates
- The date the group policy terminates
- The date you cease to be a member (insurance may continue for limited periods under certain circumstances)
- If applicable, the date your employer ceases to participate under the group policy

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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Bi-Weekly Premiums

Coverage Amount	Employee's Age as of November 1							
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60+
\$500	1.26	1.38	1.86	2.70	4.44	6.72	7.92	9.06
\$600	1.51	1.66	2.23	3.24	5.33	8.06	9.50	10.87
\$700	1.76	1.93	2.60	3.78	6.22	9.41	11.09	12.68
\$800	2.02	2.21	2.98	4.32	7.10	10.75	12.67	14.50
\$900	2.27	2.48	3.35	4.86	7.99	12.10	14.26	16.31
\$1,000	2.52	2.76	3.72	5.40	8.88	13.44	15.84	18.12
\$1,100	2.77	3.04	4.09	5.94	9.77	14.78	17.42	19.93
\$1,200	3.02	3.31	4.46	6.48	10.66	16.13	19.01	21.74
\$1,300	3.28	3.59	4.84	7.02	11.54	17.47	20.59	23.56
\$1,400	3.53	3.86	5.21	7.56	12.43	18.82	22.18	25.37
\$1,500	3.78	4.14	5.58	8.10	13.32	20.16	23.76	27.18
\$1,600	4.03	4.42	5.95	8.64	14.21	21.50	25.34	28.99
\$1,700	4.28	4.69	6.32	9.18	15.10	22.85	26.93	30.80
\$1,800	4.54	4.97	6.70	9.72	15.98	24.19	28.51	32.62
\$1,900	4.79	5.24	7.07	10.26	16.87	25.54	30.10	34.43
\$2,000	5.04	5.52	7.44	10.80	17.76	26.88	31.68	36.24
\$2,100	5.29	5.80	7.81	11.34	18.65	28.22	33.26	38.05
\$2,200	5.54	6.07	8.18	11.88	19.54	29.57	34.85	39.86
\$2,300	5.80	6.35	8.56	12.42	20.42	30.91	36.43	41.68
\$2,400	6.05	6.62	8.93	12.96	21.31	32.26	38.02	43.49
\$2,500	6.30	6.90	9.30	13.50	22.20	33.60	39.60	45.30
\$2,600	6.55	7.18	9.67	14.04	23.09	34.94	41.18	47.11
\$2,700	6.80	7.45	10.04	14.58	23.98	36.29	42.77	48.92
\$2,800	7.06	7.73	10.42	15.12	24.86	37.63	44.35	50.74
\$2,900	7.31	8.00	10.79	15.66	25.75	38.98	45.94	52.55
\$3,000	7.56	8.28	11.16	16.20	26.64	40.32	47.52	54.36
\$3,100	7.81	8.56	11.53	16.74	27.53	41.66	49.10	56.17
\$3,200	8.06	8.83	11.90	17.28	28.42	43.01	50.69	57.98
\$3,300	8.32	9.11	12.28	17.82	29.30	44.35	52.27	59.80
\$3,400	8.57	9.38	12.65	18.36	30.19	45.70	53.86	61.61
\$3,500	8.82	9.66	13.02	18.90	31.08	47.04	55.44	63.42
\$3,600	9.07	9.94	13.39	19.44	31.97	48.38	57.02	65.23
\$3,700	9.32	10.21	13.76	19.98	32.86	49.73	58.61	67.04
\$3,800	9.58	10.49	14.14	20.52	33.74	51.07	60.19	68.86
\$3,900	9.83	10.76	14.51	21.06	34.63	52.42	61.78	70.67
\$4,000	10.08	11.04	14.88	21.60	35.52	53.76	63.36	72.48
\$4,100	10.33	11.32	15.25	22.14	36.41	55.10	64.94	74.29
\$4,200	10.58	11.59	15.62	22.68	37.30	56.45	66.53	76.10
\$4,300	10.84	11.87	16.00	23.22	38.18	57.79	68.11	77.92
\$4,400	11.09	12.14	16.37	23.76	39.07	59.14	69.70	79.73
\$4,500	11.34	12.42	16.74	24.30	39.96	60.48	71.28	81.54
\$4,600	11.59	12.70	17.11	24.84	40.85	61.82	72.86	83.35
\$4,700	11.84	12.97	17.48	25.38	41.74	63.17	74.45	85.16
\$4,800	12.10	13.25	17.86	25.92	42.62	64.51	76.03	86.98
\$4,900	12.35	13.52	18.23	26.46	43.51	65.86	77.62	88.79
\$5,000	12.60	13.80	18.60	27.00	44.40	67.20	79.20	90.60

GP190-LTD/S399, GP399-LTD/TRUST, GP899-LTD, GP209-LTD, GP608-LTD, GP190-LTD/ASSOC/S399, GP190-LTD/TRUST/S399, GP491-LTD/TRUST/S399

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To Be Completed By Human Resources

Group Number 163753	Division Active Employees	Billing Category	Date of Employment
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To Be Completed By Applicant Apply for Coverage Beneficiary Change *Complete Beneficiary Section below.* Name Change
 Add or Delete Dependent Date of add/delete _____

Your Name (Last, First, Middle)	Your Social Security Number	Birth Date	<input type="checkbox"/> Male <input type="checkbox"/> Female
Your Address	City	State	ZIP
Former Name (Last, First, Middle) <i>Complete only if name change</i>		Phone Number	
Employer Name City of Gloucester		Job Title/Occupation	
Hours Worked Per Week	Earnings \$ _____ Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year		

Coverage *Check with your Human Resources Department about coverage options available to you and Evidence Of Insurability requirements.*

Life Insurance

- Voluntary Life with AD&D (Employer/Employee Paid) \$5,000
- Additional Life with AD&D (Employee Paid) requested amount \$ _____

Dependents Life Insurance

- Spouse Life with AD&D requested amount \$ _____
- Child(ren) Life with AD&D requested amount \$ _____

Short Term Disability

- Voluntary STD (Employee Paid) requested amount \$ _____

Long Term Disability

- Voluntary LTD (Employee Paid) requested amount \$ _____

Beneficiary *This designation applies to Life/Life with AD&D Insurance available through your Employer, if any. Designations are not valid unless signed, dated, and delivered to the Employer during your lifetime. See page 2 for further information.*

Primary - Full Name	Address	Soc. Sec. No.	Relationship	% of Benefit
Contingent - Full Name	Address	Soc. Sec. No.	Relationship	% of Benefit

Signature I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change.

Member/Employee Signature Required _____ Date (Mo/Day/Yr) _____

Beneficiary Information

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
 1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
 2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
 3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, “Dorothy Q. Smith, Trustee under the trust agreement dated _____.”
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have any questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer’s coverage under the Group Policy.



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**.

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.

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

Enrollment Booklet
SI 16891-D-MA-163753-C1 (8/20)
6571071-586231