



# Group Additional Life And AD&D Insurance

We can help provide for your family when you can't.

Group Additional Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

**Additional Life and AD&D insurance can help make things easier for the people you care about.**

**Life insurance** helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

**AD&D insurance** pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

### **What's at stake.**

A death or serious accident might leave your family facing expenses they couldn't cover without your income. That could include extra costs for medical care or a funeral.

You're covered under Basic Life insurance if you take no action, provided you meet the eligibility requirements. But if Basic Life insurance doesn't meet your needs, you can apply for additional coverage. **Plan now to help your family cover future expenses, such as:**



**Tuition**



**Child Care**



**Housing Costs**



**Daily Living Expenses**

# Life Insurance

## How Much Can I Apply For?

### For Active Employees:

\$30,000–\$130,000 in increments of \$5,000

### For Your Spouse:

\$10,000

### For Your Child(ren):

\$8,000

### For Retirees:

\$5,000–\$15,000 in increments of \$5,000

## What Does My AD&D Benefit Provide?

### For You:

The AD&D insurance coverage amount matches what you elect for Additional Life insurance.

Keep in mind that the amount payable for certain losses is less than 100% of the AD&D Insurance benefit.

See the Important Details section for more information, including requirements, exclusions, limitations and definitions.

## How Much Life Insurance Do You Need?

How much Life insurance do you need? After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Your child(ren)'s education
- Burial expenses
- Daily expenses
- Medical bills

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

# How Much Your Coverage Costs

Your Basic Life insurance is paid for by Government of Guam. 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.

## Active Employee Rates

If you elect Additional Life with AD&D insurance, your bi-weekly premium payment is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Coverage Amount	Employee Life with AD&D Bi-weekly Premiums					
	Employee's age as of Jan. 1					
	< 31	31-40	41-50	51-60	61-70	71+
\$30,000	1.41	2.85	8.55	15.66	49.86	81.93
\$35,000	1.65	3.33	9.98	18.27	58.17	95.59
\$40,000	1.88	3.80	11.40	20.88	66.48	109.24
\$45,000	2.12	4.28	12.83	23.49	74.79	122.90
\$50,000	2.35	4.75	14.25	26.10	83.10	136.55
\$55,000	2.59	5.23	15.68	28.71	91.41	150.21
\$60,000	2.82	5.70	17.10	31.32	99.72	163.86
\$65,000	3.06	6.18	18.53	33.93	108.03	177.52
\$70,000	3.29	6.65	19.95	36.54	116.34	191.17
\$75,000	3.53	7.13	21.38	39.15	124.65	204.83
\$80,000	3.76	7.60	22.80	41.76	132.96	218.48
\$85,000	4.00	8.08	24.23	44.37	141.27	232.14
\$90,000	4.23	8.55	25.65	46.98	149.58	245.79
\$95,000	4.47	9.03	27.08	49.59	157.89	259.45
\$100,000	4.70	9.50	28.50	52.20	166.20	273.10
\$105,000	4.94	9.98	29.93	54.81	174.51	286.76
\$110,000	5.17	10.45	31.35	57.42	182.82	300.41
\$115,000	5.41	10.93	32.78	60.03	191.13	314.07
\$120,000	5.64	11.40	34.20	62.64	199.44	327.72
\$125,000	5.88	11.88	35.63	65.25	207.75	341.38
\$130,000	6.11	12.35	37.05	67.86	216.06	355.03

## Active Employee Dependents Life Rates

If, as an active employee, you elect Dependents Life insurance for your spouse and eligible child(ren), your bi-weekly premium payment for this coverage is \$3.94. Premiums for this coverage will be deducted directly from your paycheck.

## Retiree Rates

If you elect Additional Life with AD&D insurance, your monthly premium payment is indicated in the table below.

Coverage Amount	Retiree Life with AD&D Monthly Premiums
\$5,000	28.32
\$10,000	56.64
\$15,000	84.96

## Retiree and Surviving Spouse Dependents Life Rates

If, as a retiree or surviving spouse, you elect Dependents Life insurance for your spouse and eligible child(ren), your monthly premium payment for this coverage is \$11.94.

## 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 and one of the following:

- An active employee of Government of Guam regularly working at least 20 hours per week; or
- An employee who retired under the Government of Guam's retirement program

Contract employees with no benefits and independent contractors are not eligible.

You may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married or your common law spouse.

You may also choose to cover your child. Child means your unmarried child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution).

### 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 [standard.com/mhs](http://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
- Active Employees: Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

\*Active Employees: You are eligible on the first day that follows 6 months as a member.

\*Retirees: You are eligible on the date you become a member.

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

### Life and AD&D Age Reductions

Your insurance is not subject to reductions due to age.

### Life Insurance Waiver of Premium

Active Employees: Your Life premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 70, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost, provided you give us satisfactory proof that you remain totally disabled.

### Life and AD&D Insurance Portability

Active Employees: 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.

### Accelerated Benefit

You may be eligible to receive up to 75% of your combined Basic and Additional insurance coverage if you become terminally ill, have a life expectancy of less than 12 months and meet other eligibility requirements. Any benefits not exercised under this provision will be payable upon the death of the insured.

### Repatriation Benefit

This provides an additional benefit to help pay for expenses associated with transporting you or your insured dependents body back to a mortuary near your home in case death occurs more than 200 miles away from your primary place of residence. The maximum Repatriation Benefit is payable on a reimbursement basis up to \$10,000.

### 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% 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 payable benefit
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
- 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, unless you are eligible for benefits as a retiree or surviving spouse of a deceased retiree
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date 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 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 presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



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 [standard.com](http://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.

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