



# Welcome to your employee benefits.

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

Capitol Auto Group

Standard Insurance Company





# 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. Capitol Auto Group provides benefits to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance from Standard Insurance Company (The Standard) and the form you need to assign your beneficiaries.



## 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.

## 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.

SI 16919-D-OR-170741 (11/23)

## Your Employer-Paid Benefits

- Basic Life and AD&D insurance

## Benefits You Can Apply for Now:

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



# 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 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 Capitol Auto Group.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are a regular employee of Capitol Auto Group who is covered under the Employer-sponsored medical plan and actively working at least 30 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.
<b>Eligibility Waiting Period</b>	You are eligible on the first of the month that follows 60 consecutive days as a member.

## Benefits

<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$20,000.
<b>Basic AD&amp;D Coverage Amount</b>	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.
<b>Life Age Reductions</b>	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75.

## Other Basic Life Features and Services

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

## Other Basic AD&D Features

- Assault Benefit
- Family Benefits Package
- Helmet Benefit
- Public Transportation Benefit
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Capitol Auto Group. 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 Capitol Auto Group 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.

SI 22165-D-OR-170741 (11/23)

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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 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><b>How Much Can I Apply For?</b></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: <b>\$5,000 – \$250,000</b> in increments of <b>\$5,000</b></p> <p>For Your Spouse: <b>\$5,000 – \$250,000</b> in increments of <b>\$5,000</b></p> <p>For Your Child(ren): <b>\$2,000 – \$10,000</b> in increments of <b>\$2,000</b></p>
<p><b>What is the Guarantee Issue Maximum?</b></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>To apply for an amount over the guarantee issue, visit <a href="https://myeoi.standard.com/170741">https://myeoi.standard.com/170741</a> to complete and submit a medical history statement online.</p>	<p>For You: Up to <b>\$250,000</b></p> <p>For Your Spouse: Up to <b>\$25,000</b></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 Dependent Life insurance.
For Your Child(ren):	The AD&D insurance coverage amount matches what you elect for Dependent 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.

## ☰ Additional Feature

### Life Insurance

#### Accelerated Death Benefit

If you become terminally ill, you may be eligible to receive up to 80 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:

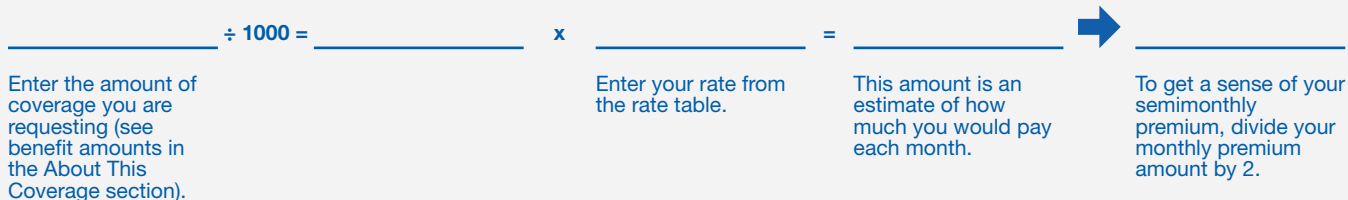
- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

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

## How Much Your Coverage Costs

Your Basic Life insurance is paid for by Capitol Auto Group. 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 Dependent Life with AD&D coverage for your child(ren), your monthly rate is \$0.24 per \$1,000, no matter how many children you're covering. Your monthly AD&D rate of \$0.04 per \$1,000 is included.

Age (as of January 1)	Your Rate* (Per \$1,000 of Total Coverage)	Your Spouse's Rate** (Per \$1,000 of Total Coverage)
<30	\$0.118	\$0.118
30-34	\$0.125	\$0.125
35-39	\$0.146	\$0.146
40-44	\$0.208	\$0.208
45-49	\$0.238	\$0.238
50-54	\$0.352	\$0.352
55-59	\$0.537	\$0.537
60-64	\$0.710	\$0.710
65-69	\$1.340	\$1.340
70+	\$2.340	\$2.340

\*Includes a monthly AD&D rate of \$0.04 per \$1,000 of AD&D benefit.

\*\*Includes a monthly AD&D rate of \$0.04 per \$1,000 of AD&D benefit for your spouse.



Employee Life with AD&D Semimonthly Premiums											
Coverage Amount	Employee's Age as of January 1										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$5,000	0.30	0.31	0.37	0.52	0.60	0.88	1.34	1.78	2.18	2.93	2.05
\$10,000	0.59	0.63	0.73	1.04	1.19	1.76	2.69	3.55	4.36	5.85	4.10
\$15,000	0.89	0.94	1.10	1.56	1.79	2.64	4.03	5.33	6.53	8.78	6.14
\$20,000	1.18	1.25	1.46	2.08	2.38	3.52	5.37	7.10	8.71	11.70	8.19
\$25,000	1.48	1.56	1.83	2.60	2.98	4.40	6.71	8.88	10.89	14.63	10.24
\$30,000	1.77	1.88	2.19	3.12	3.57	5.28	8.06	10.65	13.07	17.55	12.29
\$35,000	2.07	2.19	2.56	3.64	4.17	6.16	9.40	12.43	15.24	20.48	14.33
\$40,000	2.36	2.50	2.92	4.16	4.76	7.04	10.74	14.20	17.42	23.40	16.38
\$45,000	2.66	2.81	3.29	4.68	5.36	7.92	12.08	15.98	19.60	26.33	18.43
\$50,000	2.95	3.13	3.65	5.20	5.95	8.80	13.43	17.75	21.78	29.25	20.48
\$55,000	3.25	3.44	4.02	5.72	6.55	9.68	14.77	19.53	23.95	32.18	22.52
\$60,000	3.54	3.75	4.38	6.24	7.14	10.56	16.11	21.30	26.13	35.10	24.57
\$65,000	3.84	4.06	4.75	6.76	7.74	11.44	17.45	23.08	28.31	38.03	26.62
\$70,000	4.13	4.38	5.11	7.28	8.33	12.32	18.80	24.85	30.49	40.95	28.67
\$75,000	4.43	4.69	5.48	7.80	8.93	13.20	20.14	26.63	32.66	43.88	30.71
\$80,000	4.72	5.00	5.84	8.32	9.52	14.08	21.48	28.40	34.84	46.80	32.76
\$85,000	5.02	5.31	6.21	8.84	10.12	14.96	22.82	30.18	37.02	49.73	34.81
\$90,000	5.31	5.63	6.57	9.36	10.71	15.84	24.17	31.95	39.20	52.65	36.86
\$95,000	5.61	5.94	6.94	9.88	11.31	16.72	25.51	33.73	41.37	55.58	38.90
\$100,000	5.90	6.25	7.30	10.40	11.90	17.60	26.85	35.50	43.55	58.50	40.95
\$105,000	6.20	6.56	7.67	10.92	12.50	18.48	28.19	37.28	45.73	61.43	43.00
\$110,000	6.49	6.88	8.03	11.44	13.09	19.36	29.54	39.05	47.91	64.35	45.05
\$115,000	6.79	7.19	8.40	11.96	13.69	20.24	30.88	40.83	50.08	67.28	47.09
\$120,000	7.08	7.50	8.76	12.48	14.28	21.12	32.22	42.60	52.26	70.20	49.14
\$125,000	7.38	7.81	9.13	13.00	14.88	22.00	33.56	44.38	54.44	73.13	51.19
\$130,000	7.67	8.13	9.49	13.52	15.47	22.88	34.91	46.15	56.62	76.05	53.24
\$135,000	7.97	8.44	9.86	14.04	16.07	23.76	36.25	47.93	58.79	78.98	55.28
\$140,000	8.26	8.75	10.22	14.56	16.66	24.64	37.59	49.70	60.97	81.90	57.33
\$145,000	8.56	9.06	10.59	15.08	17.26	25.52	38.93	51.48	63.15	84.83	59.38
\$150,000	8.85	9.38	10.95	15.60	17.85	26.40	40.28	53.25	65.33	87.75	61.43

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Employee Life with AD&D Semimonthly Premiums (Continued)											
Coverage Amount	Employee's Age as of January 1										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$155,000	9.15	9.69	11.32	16.12	18.45	27.28	41.62	55.03	67.50	90.68	63.47
\$160,000	9.44	10.00	11.68	16.64	19.04	28.16	42.96	56.80	69.68	93.60	65.52
\$165,000	9.74	10.31	12.05	17.16	19.64	29.04	44.30	58.58	71.86	96.53	67.57
\$170,000	10.03	10.63	12.41	17.68	20.23	29.92	45.65	60.35	74.04	99.45	69.62
\$175,000	10.33	10.94	12.78	18.20	20.83	30.80	46.99	62.13	76.21	102.38	71.66
\$180,000	10.62	11.25	13.14	18.72	21.42	31.68	48.33	63.90	78.39	105.30	73.71
\$185,000	10.92	11.56	13.51	19.24	22.02	32.56	49.67	65.68	80.57	108.23	75.76
\$190,000	11.21	11.88	13.87	19.76	22.61	33.44	51.02	67.45	82.75	111.15	77.81
\$195,000	11.51	12.19	14.24	20.28	23.21	34.32	52.36	69.23	84.92	114.08	79.85
\$200,000	11.80	12.50	14.60	20.80	23.80	35.20	53.70	71.00	87.10	117.00	81.90
\$205,000	12.10	12.81	14.97	21.32	24.40	36.08	55.04	72.78	89.28	119.93	83.95
\$210,000	12.39	13.13	15.33	21.84	24.99	36.96	56.39	74.55	91.46	122.85	86.00
\$215,000	12.69	13.44	15.70	22.36	25.59	37.84	57.73	76.33	93.63	125.78	88.04
\$220,000	12.98	13.75	16.06	22.88	26.18	38.72	59.07	78.10	95.81	128.70	90.09
\$225,000	13.28	14.06	16.43	23.40	26.78	39.60	60.41	79.88	97.99	131.63	92.14
\$230,000	13.57	14.38	16.79	23.92	27.37	40.48	61.76	81.65	100.17	134.55	94.19
\$235,000	13.87	14.69	17.16	24.44	27.97	41.36	63.10	83.43	102.34	137.48	96.23
\$240,000	14.16	15.00	17.52	24.96	28.56	42.24	64.44	85.20	104.52	140.40	98.28
\$245,000	14.46	15.31	17.89	25.48	29.16	43.12	65.78	86.98	106.70	143.33	100.33
\$250,000	14.75	15.63	18.25	26.00	29.75	44.00	67.13	88.75	108.88	146.25	102.38

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Life with AD&D Semimonthly Premiums											
Coverage Amount	Employee's Age as of January 1										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$5,000	0.30	0.31	0.37	0.52	0.60	0.88	1.34	1.78	2.18	2.93	2.05
\$10,000	0.59	0.63	0.73	1.04	1.19	1.76	2.69	3.55	4.36	5.85	4.10
\$15,000	0.89	0.94	1.10	1.56	1.79	2.64	4.03	5.33	6.53	8.78	6.14
\$20,000	1.18	1.25	1.46	2.08	2.38	3.52	5.37	7.10	8.71	11.70	8.19
\$25,000	1.48	1.56	1.83	2.60	2.98	4.40	6.71	8.88	10.89	14.63	10.24
\$30,000	1.77	1.88	2.19	3.12	3.57	5.28	8.06	10.65	13.07	17.55	12.29
\$35,000	2.07	2.19	2.56	3.64	4.17	6.16	9.40	12.43	15.24	20.48	14.33
\$40,000	2.36	2.50	2.92	4.16	4.76	7.04	10.74	14.20	17.42	23.40	16.38
\$45,000	2.66	2.81	3.29	4.68	5.36	7.92	12.08	15.98	19.60	26.33	18.43
\$50,000	2.95	3.13	3.65	5.20	5.95	8.80	13.43	17.75	21.78	29.25	20.48
\$55,000	3.25	3.44	4.02	5.72	6.55	9.68	14.77	19.53	23.95	32.18	22.52
\$60,000	3.54	3.75	4.38	6.24	7.14	10.56	16.11	21.30	26.13	35.10	24.57
\$65,000	3.84	4.06	4.75	6.76	7.74	11.44	17.45	23.08	28.31	38.03	26.62
\$70,000	4.13	4.38	5.11	7.28	8.33	12.32	18.80	24.85	30.49	40.95	28.67
\$75,000	4.43	4.69	5.48	7.80	8.93	13.20	20.14	26.63	32.66	43.88	30.71
\$80,000	4.72	5.00	5.84	8.32	9.52	14.08	21.48	28.40	34.84	46.80	32.76
\$85,000	5.02	5.31	6.21	8.84	10.12	14.96	22.82	30.18	37.02	49.73	34.81
\$90,000	5.31	5.63	6.57	9.36	10.71	15.84	24.17	31.95	39.20	52.65	36.86
\$95,000	5.61	5.94	6.94	9.88	11.31	16.72	25.51	33.73	41.37	55.58	38.90
\$100,000	5.90	6.25	7.30	10.40	11.90	17.60	26.85	35.50	43.55	58.50	40.95
\$105,000	6.20	6.56	7.67	10.92	12.50	18.48	28.19	37.28	45.73	61.43	43.00
\$110,000	6.49	6.88	8.03	11.44	13.09	19.36	29.54	39.05	47.91	64.35	45.05
\$115,000	6.79	7.19	8.40	11.96	13.69	20.24	30.88	40.83	50.08	67.28	47.09
\$120,000	7.08	7.50	8.76	12.48	14.28	21.12	32.22	42.60	52.26	70.20	49.14
\$125,000	7.38	7.81	9.13	13.00	14.88	22.00	33.56	44.38	54.44	73.13	51.19
\$130,000	7.67	8.13	9.49	13.52	15.47	22.88	34.91	46.15	56.62	76.05	53.24
\$135,000	7.97	8.44	9.86	14.04	16.07	23.76	36.25	47.93	58.79	78.98	55.28
\$140,000	8.26	8.75	10.22	14.56	16.66	24.64	37.59	49.70	60.97	81.90	57.33
\$145,000	8.56	9.06	10.59	15.08	17.26	25.52	38.93	51.48	63.15	84.83	59.38
\$150,000	8.85	9.38	10.95	15.60	17.85	26.40	40.28	53.25	65.33	87.75	61.43

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Life with AD&D Semimonthly Premiums (Continued)											
Coverage Amount	Employee's Age as of January 1										
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$155,000	9.15	9.69	11.32	16.12	18.45	27.28	41.62	55.03	67.50	90.68	63.47
\$160,000	9.44	10.00	11.68	16.64	19.04	28.16	42.96	56.80	69.68	93.60	65.52
\$165,000	9.74	10.31	12.05	17.16	19.64	29.04	44.30	58.58	71.86	96.53	67.57
\$170,000	10.03	10.63	12.41	17.68	20.23	29.92	45.65	60.35	74.04	99.45	69.62
\$175,000	10.33	10.94	12.78	18.20	20.83	30.80	46.99	62.13	76.21	102.38	71.66
\$180,000	10.62	11.25	13.14	18.72	21.42	31.68	48.33	63.90	78.39	105.30	73.71
\$185,000	10.92	11.56	13.51	19.24	22.02	32.56	49.67	65.68	80.57	108.23	75.76
\$190,000	11.21	11.88	13.87	19.76	22.61	33.44	51.02	67.45	82.75	111.15	77.81
\$195,000	11.51	12.19	14.24	20.28	23.21	34.32	52.36	69.23	84.92	114.08	79.85
\$200,000	11.80	12.50	14.60	20.80	23.80	35.20	53.70	71.00	87.10	117.00	81.90
\$205,000	12.10	12.81	14.97	21.32	24.40	36.08	55.04	72.78	89.28	119.93	83.95
\$210,000	12.39	13.13	15.33	21.84	24.99	36.96	56.39	74.55	91.46	122.85	86.00
\$215,000	12.69	13.44	15.70	22.36	25.59	37.84	57.73	76.33	93.63	125.78	88.04
\$220,000	12.98	13.75	16.06	22.88	26.18	38.72	59.07	78.10	95.81	128.70	90.09
\$225,000	13.28	14.06	16.43	23.40	26.78	39.60	60.41	79.88	97.99	131.63	92.14
\$230,000	13.57	14.38	16.79	23.92	27.37	40.48	61.76	81.65	100.17	134.55	94.19
\$235,000	13.87	14.69	17.16	24.44	27.97	41.36	63.10	83.43	102.34	137.48	96.23
\$240,000	14.16	15.00	17.52	24.96	28.56	42.24	64.44	85.20	104.52	140.40	98.28
\$245,000	14.46	15.31	17.89	25.48	29.16	43.12	65.78	86.98	106.70	143.33	100.33
\$250,000	14.75	15.63	18.25	26.00	29.75	44.00	67.13	88.75	108.88	146.25	102.38

\* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life with AD&D Semimonthly Premiums	
Coverage Amount	Premium
\$2,000	0.24
\$4,000	0.48
\$6,000	0.72
\$8,000	0.96
\$10,000	1.20

## Important Details

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

### Life and AD&D Insurance Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the proposed plan before coverage can become effective. If this requirement is not met, this plan will not become effective. To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard
- A regular employee of Capitol Auto Group who is covered under the Employer-sponsored medical plan
- Actively working at least 30 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 Dependent 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

Medical Underwriting approval is not required for children.

Visit <https://myeoi.standard.com/170741> 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 Dependent 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.

**If your dependent is confined to a hospital or nursing home on the scheduled effective date of your dependent's insurance, your dependent's insurance will not become effective until the day the dependent is released.**

Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including any Dependent Life insurance.

\*Defined as first of the month that follows 60 consecutive days as a member

### Life and AD&D Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. Your spouse's coverage amount reduces by your age as follows: to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. If you are age 65 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 Social Security Normal

Retirement Age (SSNRA), 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. Satisfactory proof of loss is required for loss of life.

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

<b>Covered loss:</b>	<b>Percentage of AD&amp;D benefit payable:</b>
Life <sup>1</sup>	100%
One hand or one foot <sup>2</sup>	50%
Sight in one eye, speech or hearing in both ears	50%
One arm or one leg <sup>3</sup>	75%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand <sup>4</sup>	25%
Four fingers of the same hand <sup>4</sup>	20%
Thumb or the fifth finger (pinky) <sup>4</sup>	15%
All toes of the same foot <sup>5</sup>	20%
Quadriplegia	100%
Triplesia	75%
Paraplegia	75%

Hemiplegia	50%
Uniplegia	25%

Coma - 5% per month of the remainder of the AD&D insurance benefit payable for loss of life after reduction by any AD&D insurance benefit paid for any other loss as a result of the same accident. Payments for coma will not exceed a maximum of 12 months.

- 1 Includes loss of life caused by accidental exposure to adverse weather conditions or disappearance if disappearance is caused by an accident that reasonably could have resulted in your death.
- 2 Even if the severed part is surgically re-attached.
- 3 No AD&D Insurance Benefit will be paid for loss of a hand, foot, one or more fingers, one or more toes, or the thumb and index finger of the same hand if an AD&D Insurance Benefit is payable for the Loss of that entire arm or leg. If you lose an arm, leg, hand or foot and an AD&D insurance benefit is payable for quadriplegia, hemiplegia, uniplegia, triplesia or paraplegia involving that same arm, leg, hand or foot, the benefit will be the higher of the AD&D benefit for that loss.
- 4 This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.
- 5 This benefit is not payable if an AD&D benefit is payable for the loss of the entire foot.

### 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, fumes or drug, unless used or consumed according to the directions of a physician
- Alcohol – if your blood alcohol content is in excess of the legal limit for operating a motor vehicle as defined by the jurisdiction where the accident or loss occurred
- Sickness, pregnancy, heart attack or stroke existing at the time of the accident
- 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)

## Group Additional Life and AD&D Insurance

- 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 Dependent 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.

GP1219-LIFE, GP1219-LIFE-ASSOC, GP1219-LIFE-TRUST

[SI 22167-D-ALAA-OR-170741 \(11/23\)](#)

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# Online Will Preparation

A simplified way to take care of important life matters



If creating a will has been on your radar, Online Will Preparation can help you get it done. Use this easy tool to help make important decisions for you and your family. Online Will Preparation is included in the Life Services Toolkit, an additional service with your Group Life Insurance from Standard Insurance Company (The Standard).



## Why Create a Will?

A will is a legal document that describes how you want to divide up your assets after your death. If you don't have a will, state law will determine how your assets will be divided. A will can also be used to designate a guardian for minor children. Moreover, a will helps your family and friends understand your wishes.



## How It Works

Online Will Preparation is an easy-to-follow process. Just answer a series of questions — on your own time — and watch as the document is created. You can save and close the document at any time, then work on it later. After you've created the will, follow instructions to complete the process.

## Start Creating Your Will



Go to [standard.com/mytoolkit](https://standard.com/mytoolkit).



In the username field, enter "assurance."



Locate the step-by-step instructions for creating a will on the home page.



Click on the instructions and follow the steps to create a will.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | [standard.com](https://standard.com)

Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. 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 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.



# 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 Advocate<sup>SM</sup> 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](https://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,<sup>1</sup> 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 Advocate<sup>SM</sup> 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.

<sup>1</sup> 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.

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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 beneficiaries<sup>2</sup> 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](https://standard.com/mytoolkit) (user name: support) or call the assistance line at 800.378.5742

<sup>2</sup> 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.<sup>1</sup>

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).<sup>2</sup>

## 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 remains<sup>3</sup>



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](http://standard.com)

<sup>1</sup> 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.

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

<sup>3</sup> Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. 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**



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**To Be Completed By Human Resources (if applicable)**

Group Number <b>170741</b>	Division	Billing Category	Date of Employment
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**To Be Completed By Applicant**

- Apply for Coverage       Name Change      Former Name \_\_\_\_\_  
 Add Dependent       Delete Dependent      Date of Add/Delete \_\_\_\_\_  
 Beneficiary Change **Complete Beneficiary Section**

Your Full Name	Social Security Number	Birth Date	
Address	City	State	ZIP
Phone Number	Job Title/Occupation	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Employer Name <b>Capitol Auto Group</b>	Hours Worked Per Week		

**Coverage**

*Check with your Human Resources Department about coverage options, minimum and maximums available to you and, if applicable, Evidence Of Insurability requirements.*

<p><b>Life Insurance</b></p> <input checked="" type="checkbox"/> Basic Life with AD&D (Employer Paid) <input type="checkbox"/> Additional Life with AD&D (Employee Paid) requested amount    \$_____
---

<p><b>Dependents Life Insurance</b></p> <input type="checkbox"/> Spouse Life with AD&D (Employee Paid) requested amount    \$_____ <input type="checkbox"/> Child(ren) Life with AD&D (Employee Paid) requested amount    \$_____
--

Your Full Name

**Beneficiary**

*This designation applies to your Life and Accidental Death and Dismemberment Insurance, if any, available through your Employer. Unless specified otherwise on a separate sheet of paper, this designation also will apply to your Supplemental Life and Accident Insurance, if any, available through your Employer, unless replaced by a separate and later designation. Designations are not valid unless signed, dated, and delivered in accordance with the terms of the Group Policy during your lifetime.*

Primary – Full Name	Address	DOB	Phone No.	SSN if known	Relationship	% of Benefit*
Contingent – Full Name	Address	DOB	Phone No.	SSN if known	Relationship	% of Benefit*

\*Total must equal 100%

**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. I represent that the statements contained herein are true and complete to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the Group Policy(ies). I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as a basis for rescission of my insurance and/or denial of payment of a claim. I agree to notify Standard Insurance Company (The Standard) of any change in my medical condition while my enrollment application is pending. I agree that if my application is approved by The Standard, the effective date of any coverage will be determined in accordance with the terms of the Group Policy(ies), including any applicable Active Work requirement and my coverage will be subject to all terms and conditions of the Group Policy(ies).

Signature of Applicant (Member/Employee)

Date

Your Full Name

### **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 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.





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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](http://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](http://www.standard.com)**

Enrollment Booklet  
SI 16891-D-OR-170741 (11/23)  
7464354-1070928