



Welcome to your  
employee benefits.

Western States Health & Welfare  
Trust Fund of the OPEIU

Skamania County 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.

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

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

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## Your Employer-Paid Benefits

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

## Benefits You Can Apply for Now:

- Additional Life insurance
- Additional Dependents Life insurance
- Accidental Death & Dismemberment 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, or his or her dependent's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Western States Health & Welfare Trust Fund of the OPEIU.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are an active employee of one or more employers and an employee for whom contributions for insurance are being made to and accepted by the Policyholder. 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>Class Definition</b>	Class 1 - Skamania County Members
<b>Eligibility Waiting Period</b>	You are eligible on the first of the second month after completion of one full credit month as a member.

## Benefits

<b>Basic Life Coverage Amount</b>	Your Basic Life coverage amount is \$12,000.
<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>Basic Dependents Life Coverage Amount</b>	The Basic Dependents Life coverage amount for your eligible spouse is \$1,000. Your spouse is the person to whom you are legally married, or your domestic partner as recognized by law or by your employer's domestic partnership policy, if applicable.  The Basic Dependents Life coverage amount for each of your eligible children is \$1,000. Child means your child from live birth through age 25.

## Other Basic Life Features and Services

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

## Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life insurance policy sponsored by Western States Health & Welfare Trust Fund of the OPEIU. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and Western States Health & Welfare Trust Fund of the OPEIU 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 13279-D-OR-309780-C1 \(1/20\)](#)

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# Group Additional Life Insurance

Help protect your loved ones from financial hardship.

This coverage is designed to help provide financial support and stability to your family should you pass away. You can also cover your eligible spouse and child(ren). Life insurance is an easy, responsible way to help protect your family from financial hardship during a difficult time — and into the future.



## This plan offers:

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

## ② 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.

How Much Can I Apply For?	For You:	\$10,000 – \$500,000 in increments of \$10,000
The coverage amount for your spouse cannot exceed 100 percent of your combined Basic and Additional Life coverage. The coverage amount for your child(ren) cannot exceed 100 percent of your combined Basic and Additional Life coverage.	For Your Spouse:	\$10,000 – \$250,000 in increments of \$10,000
	For Your Child(ren):	\$10,000
What is the Guarantee Issue Maximum?	For You:	Up to \$50,000
Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.	For Your Spouse:	Up to \$20,000
To apply for an amount over the guarantee issue, visit <a href="https://myeoi.standard.com/309780">https://myeoi.standard.com/309780</a> to complete and submit a medical history statement online.		

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

## ≡ Additional Feature

### Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

## How Much Life Insurance Do You Need?

After a 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 Western States Health & Welfare Trust Fund of the OPEIU. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and the benefit amount.

### Use this formula to calculate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).}}{1000} \times \text{Enter your rate from the rate table.} = \text{This amount is an estimate of how much you would pay each month.} \rightarrow \text{To get a sense of your semimonthly premium, divide your monthly premium amount by 2.}$$

Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section).

Enter your rate from the rate table.

This amount is an estimate of how much you would pay each month.

To get a sense of your semimonthly premium, divide your monthly premium amount by 2.

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 spouse's age and your spouse's rate.

If you buy Dependents Life coverage for your child(ren), your monthly rate is \$0.50 for \$10,000, no matter how many children you're covering.

Your Age (as of January 1)	Your Rate (Per \$1,000 of Total Coverage)
<30	\$0.077
30–34	\$0.079
35–39	\$0.105
40–44	\$0.148
45–49	\$0.227
50–54	\$0.354
55–59	\$0.588
60–64	\$0.715
65–69	\$1.215
70–74	\$2.159
75+	\$8.187

Your Spouse's Age (as of January 1)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<35	\$0.068
35–39	\$0.091
40–44	\$0.127
45–49	\$0.193
50–54	\$0.295
55–59	\$0.490
60–64	\$0.740
65–69	\$1.258
70–74	\$2.235
75+	\$8.475

## Employee Life Semi-Monthly 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+*
\$10,000	0.39	0.40	0.53	0.74	1.14	1.77	2.94	3.58	3.95	5.40	14.33
\$20,000	0.77	0.79	1.05	1.48	2.27	3.54	5.88	7.15	7.90	10.80	28.65
\$30,000	1.16	1.19	1.58	2.22	3.41	5.31	8.82	10.73	11.85	16.19	42.98
\$40,000	1.54	1.58	2.10	2.96	4.54	7.08	11.76	14.30	15.80	21.59	57.31
\$50,000	1.93	1.98	2.63	3.70	5.68	8.85	14.70	17.88	19.74	26.99	71.64
\$60,000	2.31	2.37	3.15	4.44	6.81	10.62	17.64	21.45	23.69	32.39	85.96
\$70,000	2.70	2.77	3.68	5.18	7.95	12.39	20.58	25.03	27.64	37.78	100.29
\$80,000	3.08	3.16	4.20	5.92	9.08	14.16	23.52	28.60	31.59	43.18	114.62
\$90,000	3.47	3.56	4.73	6.66	10.22	15.93	26.46	32.18	35.54	48.58	128.95
\$100,000	3.85	3.95	5.25	7.40	11.35	17.70	29.40	35.75	39.49	53.98	143.27
\$110,000	4.24	4.35	5.78	8.14	12.49	19.47	32.34	39.33	43.44	59.37	157.60
\$120,000	4.62	4.74	6.30	8.88	13.62	21.24	35.28	42.90	47.39	64.77	171.93
\$130,000	5.01	5.14	6.83	9.62	14.76	23.01	38.22	46.48	51.33	70.17	186.25
\$140,000	5.39	5.53	7.35	10.36	15.89	24.78	41.16	50.05	55.28	75.57	200.58
\$150,000	5.78	5.93	7.88	11.10	17.03	26.55	44.10	53.63	59.23	80.96	214.91
\$160,000	6.16	6.32	8.40	11.84	18.16	28.32	47.04	57.20	63.18	86.36	229.24
\$170,000	6.55	6.72	8.93	12.58	19.30	30.09	49.98	60.78	67.13	91.76	243.56
\$180,000	6.93	7.11	9.45	13.32	20.43	31.86	52.92	64.35	71.08	97.16	257.89
\$190,000	7.32	7.51	9.98	14.06	21.57	33.63	55.86	67.93	75.03	102.55	272.22
\$200,000	7.70	7.90	10.50	14.80	22.70	35.40	58.80	71.50	78.98	107.95	286.55
\$210,000	8.09	8.30	11.03	15.54	23.84	37.17	61.74	75.08	82.92	113.35	300.87
\$220,000	8.47	8.69	11.55	16.28	24.97	38.94	64.68	78.65	86.87	118.75	315.20
\$230,000	8.86	9.09	12.08	17.02	26.11	40.71	67.62	82.23	90.82	124.14	329.53
\$240,000	9.24	9.48	12.60	17.76	27.24	42.48	70.56	85.80	94.77	129.54	343.85
\$250,000	9.63	9.88	13.13	18.50	28.38	44.25	73.50	89.38	98.72	134.94	358.18
\$260,000	10.01	10.27	13.65	19.24	29.51	46.02	76.44	92.95	102.67	140.34	372.51
\$270,000	10.40	10.67	14.18	19.98	30.65	47.79	79.38	96.53	106.62	145.73	386.84
\$280,000	10.78	11.06	14.70	20.72	31.78	49.56	82.32	100.10	110.57	151.13	401.16
\$290,000	11.17	11.46	15.23	21.46	32.92	51.33	85.26	103.68	114.51	156.53	415.49
\$300,000	11.55	11.85	15.75	22.20	34.05	53.10	88.20	107.25	118.46	161.93	429.82
\$310,000	11.94	12.25	16.28	22.94	35.19	54.87	91.14	110.83	122.41	167.32	444.14
\$320,000	12.32	12.64	16.80	23.68	36.32	56.64	94.08	114.40	126.36	172.72	458.47
\$330,000	12.71	13.04	17.33	24.42	37.46	58.41	97.02	117.98	130.31	178.12	472.80
\$340,000	13.09	13.43	17.85	25.16	38.59	60.18	99.96	121.55	134.26	183.52	487.13
\$350,000	13.48	13.83	18.38	25.90	39.73	61.95	102.90	125.13	138.21	188.91	501.45
\$360,000	13.86	14.22	18.90	26.64	40.86	63.72	105.84	128.70	142.16	194.31	515.78
\$370,000	14.25	14.62	19.43	27.38	42.00	65.49	108.78	132.28	146.10	199.71	530.11
\$380,000	14.63	15.01	19.95	28.12	43.13	67.26	111.72	135.85	150.05	205.11	544.44
\$390,000	15.02	15.41	20.48	28.86	44.27	69.03	114.66	139.43	154.00	210.50	558.76
\$400,000	15.40	15.80	21.00	29.60	45.40	70.80	117.60	143.00	157.95	215.90	573.09
\$410,000	15.79	16.20	21.53	30.34	46.54	72.57	120.54	146.58	161.90	221.30	587.42
\$420,000	16.17	16.59	22.05	31.08	47.67	74.34	123.48	150.15	165.85	226.70	601.74
\$430,000	16.56	16.99	22.58	31.82	48.81	76.11	126.42	153.73	169.80	232.09	616.07
\$440,000	16.94	17.38	23.10	32.56	49.94	77.88	129.36	157.30	173.75	237.49	630.40
\$450,000	17.33	17.78	23.63	33.30	51.08	79.65	132.30	160.88	177.69	242.89	644.73
\$460,000	17.71	18.17	24.15	34.04	52.21	81.42	135.24	164.45	181.64	248.29	659.05
\$470,000	18.10	18.57	24.68	34.78	53.35	83.19	138.18	168.03	185.59	253.68	673.38
\$480,000	18.48	18.96	25.20	35.52	54.48	84.96	141.12	171.60	189.54	259.08	687.71
\$490,000	18.87	19.36	25.73	36.26	55.62	86.73	144.06	175.18	193.49	264.48	702.04
\$500,000	19.25	19.75	26.25	37.00	56.75	88.50	147.00	178.75	197.44	269.88	716.36

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

## Spouse Life Semi-Monthly Premiums

Coverage Amount	Spouse's Age as of January 1									
	< 35	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.34	0.46	0.64	0.97	1.48	2.45	3.70	4.09	5.59	14.83
\$20,000	0.68	0.91	1.27	1.93	2.95	4.90	7.40	8.18	11.18	29.66
\$30,000	1.02	1.37	1.91	2.90	4.43	7.35	11.10	12.27	16.76	44.49
\$40,000	1.36	1.82	2.54	3.86	5.90	9.80	14.80	16.35	22.35	59.33
\$50,000	1.70	2.28	3.18	4.83	7.38	12.25	18.50	20.44	27.94	74.16
\$60,000	2.04	2.73	3.81	5.79	8.85	14.70	22.20	24.53	33.53	88.99
\$70,000	2.38	3.19	4.45	6.76	10.33	17.15	25.90	28.62	39.11	103.82
\$80,000	2.72	3.64	5.08	7.72	11.80	19.60	29.60	32.71	44.70	118.65
\$90,000	3.06	4.10	5.72	8.69	13.28	22.05	33.30	36.80	50.29	133.48
\$100,000	3.40	4.55	6.35	9.65	14.75	24.50	37.00	40.89	55.88	148.31
\$110,000	3.74	5.01	6.99	10.62	16.23	26.95	40.70	44.97	61.46	163.14
\$120,000	4.08	5.46	7.62	11.58	17.70	29.40	44.40	49.06	67.05	177.98
\$130,000	4.42	5.92	8.26	12.55	19.18	31.85	48.10	53.15	72.64	192.81
\$140,000	4.76	6.37	8.89	13.51	20.65	34.30	51.80	57.24	78.23	207.64
\$150,000	5.10	6.83	9.53	14.48	22.13	36.75	55.50	61.33	83.81	222.47
\$160,000	5.44	7.28	10.16	15.44	23.60	39.20	59.20	65.42	89.40	237.30
\$170,000	5.78	7.74	10.80	16.41	25.08	41.65	62.90	69.50	94.99	252.13
\$180,000	6.12	8.19	11.43	17.37	26.55	44.10	66.60	73.59	100.58	266.96
\$190,000	6.46	8.65	12.07	18.34	28.03	46.55	70.30	77.68	106.16	281.79
\$200,000	6.80	9.10	12.70	19.30	29.50	49.00	74.00	81.77	111.75	296.63
\$210,000	7.14	9.56	13.34	20.27	30.98	51.45	77.70	85.86	117.34	311.46
\$220,000	7.48	10.01	13.97	21.23	32.45	53.90	81.40	89.95	122.93	326.29
\$230,000	7.82	10.47	14.61	22.20	33.93	56.35	85.10	94.04	128.51	341.12
\$240,000	8.16	10.92	15.24	23.16	35.40	58.80	88.80	98.12	134.10	355.95
\$250,000	8.50	11.38	15.88	24.13	36.88	61.25	92.50	102.21	139.69	370.78

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

## Child Life Semi-Monthly Premium

Coverage Amount	Premium
\$10,000	0.25

# Important Details

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

## Eligibility Requirements

To be eligible for coverage, you must be:

- An active Member of Skamania County
- Insured for Basic Life insurance through The Standard to qualify for Additional Life insurance

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

If you buy Additional Life insurance for yourself, you may also buy additional coverage for your eligible children 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 domestic partner as recognized by law. 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

Required for:

- Coverage amounts higher than the guarantee issue maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Eligible but not insured under the prior life insurance plan

Visit <https://myeoi.standard.com/309780> to complete and submit a medical history statement online.

## Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period\*,
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependents Life insurance, will not become effective until the day after you complete one full day of active work as an eligible employee.

You may have a different effective date for Life coverage below and above the guarantee issue amount.

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

\*Defined as first of the second month after completion of one full credit month as a member.

## Life Insurance 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 spouse's age as follows: to 65 percent at age 65, to 50 percent at age 70 and to 35 percent at age 75. If you or your spouse are age 65 or over, ask your human resources representative or plan administrator for the amount of coverage available.

## Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age no reduction, provided you give us satisfactory proof that you remain totally disabled.

## Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

## 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.

## **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.

## **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

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 may receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

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

SI 12506-D-AL-OR-309780 (10/25)

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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](http://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](http://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](http://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.



Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with Standard Insurance Company. Health Advocate is solely responsible for providing and administering the included service. This service is only available while insured under Standard Insurance Company's life insurance policy. Standard Insurance Company may change providers or terminate service at any time.

<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.

[Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | 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 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 virtually or in person. Your beneficiaries are eligible for up to three 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](http://standard.com/mytoolkit)  
(user name: support)  
or call the assistance line at  
**800.378.5742**

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

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

## 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**



Download on the  
App Store

GET IT ON  
Google Play

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

Travel Assistance

D

(9/25)

# Group Accidental Death & Dismemberment Insurance

## Enhance Your Safety Net With Protection Against Unexpected Loss

Accidental Death & Dismemberment (AD&D) insurance helps protect against the sudden financial loss often brought on by an accidental death. It can also help you pay for unexpected expenses associated with surviving an accident that results in a severe physical loss. You can elect to cover your eligible spouse and children as well.



### This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Coverage for accidental death and dismemberment

## ② About This Coverage

### How Much Can I Apply For?

The AD&D amount can't exceed 10 times your annual earnings. Note: You can't buy more coverage for your spouse and child(ren) than you buy for yourself.

For You:

**\$25,000 – \$500,000** in increments of **\$25,000**

For Your Spouse:

**50 percent OR 100 percent** of your benefit

For Your Child(ren):

**10 percent** of your benefit to a maximum coverage amount of **\$30,000**

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

## ☰ Additional Features

Your coverage comes with some added features:

### Seat Belt and Air Bag Benefits

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 package 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 children.

## ⌚ How Much Your Coverage Costs

Because this insurance is offered through Western States Health & Welfare Trust Fund of the OPEIU, you'll have access to competitive group rates. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on the benefit amount you elect.

**Use this formula to calculate your premium payment:**



If you buy coverage for your spouse and/or children, your monthly rate is shown in the table below. Use the same formula to calculate the premium that you used for yourself, but use the appropriate rate for the premium you are calculating.

Coverage for...	Cost per \$1,000 of Coverage
You	\$0.025
Your spouse	\$0.025
Your children, regardless of how many	\$0.030

# Important Details

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

## Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of Skamania County

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

If you buy AD&D insurance for yourself, you can also buy AD&D coverage for your dependents. You may also choose to cover your child. Child means your unmarried child from live birth through age 25. Your spouse or children must not be full-time member(s) of the armed forces. You cannot be insured as both an individual and a dependent.

## Coverage Effective Date

To become insured, you must

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period\*,
- 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, including AD&D insurance for your dependents, 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 AD&D insurance for your dependents.

\*Defined as first of the second month after completion of one full credit month as a member.

## Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70, to 45 percent at age 75, to 30 percent at age 80, to 20 percent at age 85, to 15 percent at age 90 and to 10 percent at age 95. Your spouse's coverage amount reduces by your age as follows: to 65 percent at age 70, to 45 percent at age 75, to 30 percent at age 80, to 20 percent at age 85, to 15 percent at age 90 and to 10 percent at age 95. If you are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

## AD&D Benefits

The amount of your or your dependent's AD&D benefit for losses covered under this plan is a percentage of the amount of your or your dependent's AD&D insurance in effect on the date of the covered accident as shown below. 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.

Covered loss:	Percentage of AD&D benefit payable:
---------------	-------------------------------------

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%
Two or more of the losses listed above	100%
Thumb and index finger of the same hand <sup>3</sup>	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	50%

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

<sup>1</sup> 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.

<sup>2</sup> Even if the severed part is surgically re-attached. This benefit is not payable if an AD&D benefit is payable for quadriplegia, hemiplegia, paraplegia involving the same hand or foot.

<sup>3</sup> This benefit is not payable if an AD&D benefit is payable for the loss of the entire hand.

## 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 act of war (declared or undeclared), whether civil or international, 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

## Group Accidental Death & Dismemberment Insurance

- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare-paying passenger on a commercial aircraft

### 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

In addition to the above requirements, your Dependents 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.

GP494-ADD/S399, GP310-ADD, GP609-ADD

SI 15455-D-OR-309780 (10/25)

7932437-1365737

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

Group Number 309780	Division Skamania County Members	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>Western States Health &amp; Welfare Trust Fund of the OPEIU</b>	Hours Worked Per Week		
Spouse Full Name	Birth Date		

**Coverage**

Check with your Human Resources Department about coverage options, minimum and maximums available to you and, if applicable, Evidence Of Insurability requirements. If you choose not to elect any coverage below, in future enrollments, you may be required to provide Evidence of Insurability or be subject to a Late Enrollment penalty.

**Life Insurance**

- Basic Life with AD&D (Employer Paid)  
 Additional Life (Employee Paid) requested amount \$ \_\_\_\_\_

**Dependents Life Insurance**

- Spouse Life \$1,000 / Child(ren) Life \$1,000 (Employer Paid)

**Additional Dependents Life Insurance**

- Spouse Life (Employee Paid) requested amount \$ \_\_\_\_\_  
 Child(ren) Life (Employee Paid) requested amount \$ \_\_\_\_\_

**Voluntary Accidental Death and Dismemberment (AD&D) Insurance (Employee Paid)**

- Your requested amount \$ \_\_\_\_\_  
 Your Spouse requested amount \$ \_\_\_\_\_  
 Your Child(ren)

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

**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).

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Enrollment Booklet  
SI 16891-D-OR-309780-C1 (10/25)  
7932437-1365706