

## County of Riverside

### STANDARD LIFE INSURANCE COMPANY SUMMARY OF SUPPLEMENTAL LIFE INSURANCE

This is voluntary supplemental life insurance coverage with premiums paid 100% by you. Premiums are paid via payroll deduction.

#### EMPLOYEE

You may elect amounts in \$10,000 increments: **\$10,000 - \$500,000**

**Guarantee Issue\*:** **\$300,000** for New Members (combined with Basic Life)  
**\$100,000** for Members previously eligible but not enrolled

#### SPOUSE

You may elect amounts in \$5,000 increments: **\$5,000 - \$100,000.**

Cost is based on Employee's Age

**Guarantee Issue\*:** **\$20,000**

\* Amount of insurance guaranteed to be issued without having to submit evidence of good health during the special open enrollment period.

#### CHILD(REN)

You may elect: **\$5,000 or \$10,000**

Coverage limited: birth to age 14 days – no benefit payable; from 15 days to age 6 months - \$250 benefit.

**You must elect Employee Supplemental Life coverage to elect coverage for your Spouse or Child(ren).**

#### MONTHLY RATES

##### Employee and Spouse Coverage

Age of Employee	Monthly Rate each \$1,000 of Coverage
Under 30	\$0.082
30 – 34	\$0.085
35 – 39	\$0.102
40 – 44	\$0.162
45 – 49	\$0.265
50 – 54	\$0.441
55 – 59	\$0.732
60 – 64	\$0.868
65 +	\$1.642

#### MONTHLY RATES

##### Child(ren) Coverage

Coverage Amount	Monthly Rate
\$5,000	\$0.35
\$10,000	\$0.70

(OVER)

**STANDARD LIFE INSURANCE COMPANY**

**SUMMARY OF SUPPLEMENTAL LIFE INSURANCE, Continued**

**Plan Features**

***Reductions in Insurance***

Life and AD&D insurance reduces to 65% at age 65, to 50% at age 70 and to 35% at age 75.

***Accelerated Death Benefit***

If you become terminally ill and meet other eligibility requirements you may receive an Accelerated Benefit of up to 75% of your Life Insurance up to \$500,000.

***Waiver of Premium If Disabled***

If you become totally disabled under Age 60 and meet other eligibility requirements, coverage may continue under the Waiver provision without premium payments until Age 65.

***Portability/Conversion***

You may continue your insurance (portability) and/or you may buy an individual policy of life insurance (conversion) without evidence of good health if your insurance ends.

The summary highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage. Your Certificate and Summary Plan Description will contain more detailed information, including the full text of the definitions, exclusions, limitations, reductions and terminating events that apply to the Group Policy.