



**Standard Insurance Company
Additional Life Coverage Highlights**

Policyholder: Association of Washington Cities Employee Benefit Trust
Employer: City of Oak Harbor

Additional Life Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children’s education, and more in the event of your passing. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through your Employer which is a member of the Association of Washington Cities Employee Benefit Trust.

Eligibility Requirements

- Employee**
 - You must be insured for Basic Life through The Standard
 - You must be an active employee of the City of Oak Harbor working at least 20 hours each week or the mayor, a council member, or other elected official of the City.
 - Temporary and seasonal employees and, full-time members of the armed forces are not eligible
 - You cannot be insured as both an employee and a dependent
- Dependent**
 - You must elect Additional Life insurance for yourself in order to elect Dependents Life insurance for your Spouse
 - Spouse means a person to whom you are legally married or your domestic partner as recognized by law
 - Your spouse must not be full-time member(s) of the armed forces
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$80,000	\$300,000*
Spouse	\$5,000	\$5,000	\$20,000	\$150,000

*but not to exceed 5 times your Annual Earnings

Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: <http://www.standard.com/mhs>.
- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval.
- The coverage amount for your spouse cannot exceed 50 percent of your Additional Life coverage.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: <http://www.standard.com/lifeneeds>.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance.

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

Please contact the AWC Trust for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 65, by 50 percent at age 70, by 70 percent at age 75 and by 80 percent at age 80.

Your spouse's coverage amount reduces by your spouse's age as follows: by 35 percent at age 65, by 50 percent at age 70, by 70 percent at age 75 and by 80 percent at age 80.

If you, or your spouse, are age 65 or over, ask the AWC trust for the amount of coverage available.

Life Insurance Features and Benefits

Please see the AWC Trust for additional information about the features and benefits below.

Waiver of Premium	If you become totally disabled while insured under this plan and under age 70, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 75 provided you give us satisfactory proof that you remain totally disabled.
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.
Conversion	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last 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 (coverage 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 insurance ends, contact the AWC Trust.

Group Insurance Certificate

If coverage becomes effective, and you become insured, a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events is available to you. The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Rates

If you elect Additional Life insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of January 1)	Rate (Per \$1,000 of Total Coverage)
<30	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.15
45-49	\$0.23
50-54	\$0.40
55-59	\$0.67
60-64	\$0.92
65-69	\$1.54
70-74	\$3.10
75-79	\$4.53
80+	\$6.61

To calculate your premium:

1. Amount Elected: Write this amount on the Additional Life requested amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

Spouse/Domestic Partner Rates

If you elect Dependents Life insurance for your spouse/domestic partner, your monthly rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Spouse/Domestic Partner's Age (as of January 1)	Rate (Per \$1,000 of Total Coverage)
<30	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.15
45-49	\$0.23
50-54	\$0.40
55-59	\$0.67
60-64	\$0.92
65-69	\$1.54
70-74	\$3.10
75-79	\$4.53
80+	\$6.61

To calculate the premium for your spouse/domestic partner:

1. Amount Elected: Write this amount on the Spouse/Domestic Partner Life requested amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____



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. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about The Standard, visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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