



**Standard Insurance Company  
Life and AD&D Coverage Highlights**

Policyholder: Intergovernmental Personnel Benefit Cooperative  
Employer: **City of Crystal Lake**

**Life and Accidental Death and Dismemberment (AD&D) 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. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through your employment with the Employer which is a member of the Intergovernmental Personnel Benefit Cooperative.

The effective date is July 1, 2014.

**Eligibility Requirements**

**Employee**

- You must be an active full-time employee of the Employer working at least 37.5 hours each week
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- You cannot be insured as both an employee and a dependent

**Dependent**

- Spouse means a person to whom you are legally married or your civil union partner
- Child means your child from live birth to age 26
- Your child cannot be insured by more than one employee
- Your spouse or children must not be full-time member(s) of the armed forces

**Basic Life and Accidental Death and Dismemberment (AD&D) Insurance**

Your Employer provides, at no cost to you, Basic Life insurance and AD&D insurance. Basic Life insurance pays a benefit in the event of an eligible employee’s covered death. AD&D insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

	<b>Minimum</b>	<b>Benefit Amount</b>	<b>Maximum</b>
<b>Basic Life Insurance</b>	N/A	1x your annual earnings	\$300,000
<b>AD&amp;D Insurance</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.		

If you are age 70 or over, please refer to the Certificate of Insurance for details regarding the age reduction in benefits or contact your human resources representative for the amount of coverage available to you.

**Additional Life with Accidental Death and Dismemberment (AD&D) Insurance**

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. AD&D insurance only applies to the employee.

	<b>Minimum</b>	<b>Benefit Amount</b>	<b>Guarantee Issue Amount</b>	<b>Maximum</b>
<b>Employee</b>	\$10,000	Increments of \$10,000	\$100,000	\$500,000*
<b>Spouse</b>	\$5,000	Increments of \$5,000	\$20,000	\$250,000

<b>Child</b>	\$5,000 or \$10,000
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\*but not to exceed 5 times your annual earnings

**Additional Life with Accidental Death and Dismemberment (AD&D) Insurance continued**

Note:

- Employees must be insured for Basic Life insurance through the Standard in order to enroll in Additional Life insurance.
- Employees must be insured for Additional Life insurance in order to elect Dependents Life insurance.
- The coverage amount, if any, for your spouse cannot exceed 100 percent of your combined Basic and Additional Life coverage.
- The coverage amount, if any, for your child(ren) cannot exceed 100 percent of your combined Basic and Additional Life coverage.
- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: <http://bit.ly/ipbc2amu>
- All late applications (applying more than 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval.
- Employees and spouses eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval.
- If you are age 70 or over, please refer to the Certificate of Insurance for details regarding the age reduction in benefits or contact your human resources representative for the amount of coverage available to you.
- Employees pay 100 percent of the premium for this coverage through easy payroll deduction.

**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, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee. Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

**Additional AD&D Insurance Benefit Schedule**

The amount of the Additional AD&D benefit for loss of is equal to the amount payable for your Additional Life benefit, on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

<b>Loss:</b>	<b>Percentage Payable:</b>
Loss of Life	100%
One hand or one foot	50%
Sight in one eye, speech or hearing	50%
Two or more of the losses listed above	100%

The loss must be caused solely and directly by an accident and occurs independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

**Additional AD&D Insurance Exclusions**

AD&D benefits are not payable for death or dismemberment caused by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury, while sane or insane
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

**When Insurance Ends**

Coverage ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid
- The last day of the calendar month in which your employment terminates
- The last day of the calendar month in which you cease to meet the eligibility requirements
- 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 your human resources representative.

**Group Insurance Certificate**

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. 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 with AD&D 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 last January 1 or July 1)	Rate (Per \$1,000 of Total Coverage)
<25	\$0.055
25-29	\$0.065
30-34	\$0.080
35-39	\$0.095
40-44	\$0.120
45-49	\$0.180
50-54	\$0.275
55-59	\$0.455
60-64	\$0.780
65-69	\$1.270
70-74	\$2.300
75+	\$3.720

To calculate your premium:

1. Amount Elected: Write this amount on the Additional Life with AD&D 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: \_\_\_\_\_

**\*If you elect to add AD&D insurance to your Life insurance, your monthly rate is \$0.03 per \$1,000 of AD&D benefit added to the above rates. Premiums for this coverage will be deducted directly from your paycheck.**

**Spouse Rates**

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

Employee's Age (as of last January 1 or July 1)	Rate (Per \$1,000 of Total Coverage)
<25	\$0.055
25-29	\$0.065
30-34	\$0.080
35-39	\$0.095
40-44	\$0.120
45-49	\$0.180
50-54	\$0.275
55-59	\$0.455
60-64	\$0.780
65-69	\$1.270
70-74	\$2.300
75+	\$3.720

To calculate the premium for your spouse:

1. Amount Elected: Write this amount on the Spouse Life with AD&D 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: \_\_\_\_\_

**Child Rates**

If you elect Dependents Life for your child(ren), your monthly rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Benefit Amount	Rate Per Member Per Month, regardless of the number of children
\$5,000	\$1.47
\$10,000	\$2.95