



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 Winston-Salem Forsyth County Schools.

Eligibility Requirements

- Policy**
 - A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective

- Employee**
 - You must be insured for Basic Life through The Standard
 - You must be an active employee of Winston-Salem Forsyth County Schools working at least 30 hours each week
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible

- Dependent**
 - Spouse means a person to whom you are legally married
 - 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

- 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.

Employee - You may elect one of the following options:

- Option 1: Increments of \$10,000 to a maximum of \$150,000
- Option 2: \$200,000
- Option 3: \$250,000
- Option 4: \$300,000
- Option 5: \$350,000
- Guarantee Issue Amount: \$350,000

Spouse – You may elect either \$10,000 or \$20,000 of Dependents Life Insurance for your spouse.

Child – You may elect either \$5,000 or \$10,000 of Dependents Life Insurance for your child (ren).

Note:

- 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.

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, 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.

Life Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 70, by 55 percent at age 75, and by 70 percent at age 80.

If you are age 70 or over, ask your human resources representative for the amount of coverage available.

Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

Life Insurance Features and Benefits

Please see your human resources representative for additional information about the features and benefits below.

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| 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. |
| Portability | If your insurance ends because your insurance terminates, you may be eligible to buy portable group insurance coverage. |
| 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 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 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 July 1

Coverage Amount	< 40	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$10,000	0.80	1.30	2.00	3.00	4.60	6.80	12.70	20.60	25.00	25.00
\$20,000	1.60	2.60	4.00	6.00	9.20	13.60	25.40	41.20	50.00	50.00
\$30,000	2.40	3.90	6.00	9.00	13.80	20.40	38.10	61.80	75.00	75.00
\$40,000	3.20	5.20	8.00	12.00	18.40	27.20	50.80	82.40	100.00	100.00
\$50,000	4.00	6.50	10.00	15.00	23.00	34.00	63.50	103.00	125.00	125.00
\$60,000	4.80	7.80	12.00	18.00	27.60	40.80	76.20	123.60	150.00	150.00
\$70,000	5.60	9.10	14.00	21.00	32.20	47.60	88.90	144.20	175.00	175.00
\$80,000	6.40	10.40	16.00	24.00	36.80	54.40	101.60	164.80	200.00	200.00
\$90,000	7.20	11.70	18.00	27.00	41.40	61.20	114.30	185.40	225.00	225.00
\$100,000	8.00	13.00	20.00	30.00	46.00	68.00	127.00	206.00	250.00	250.00
\$110,000	8.80	14.30	22.00	33.00	50.60	74.80	139.70	226.60	275.00	275.00
\$120,000	9.60	15.60	24.00	36.00	55.20	81.60	152.40	247.20	300.00	300.00
\$130,000	10.40	16.90	26.00	39.00	59.80	88.40	165.10	267.80	325.00	325.00
\$140,000	11.20	18.20	28.00	42.00	64.40	95.20	177.80	288.40	350.00	350.00
\$150,000	12.00	19.50	30.00	45.00	69.00	102.00	190.50	309.00	375.00	375.00
\$160,000	12.80	20.80	32.00	48.00	73.60	108.80	203.20	329.60	400.00	400.00
\$170,000	13.60	22.10	34.00	51.00	78.20	115.60	215.90	350.20	425.00	425.00
\$180,000	14.40	23.40	36.00	54.00	82.80	122.40	228.60	370.80	450.00	450.00
\$190,000	15.20	24.70	38.00	57.00	87.40	129.20	241.30	391.40	475.00	475.00
\$200,000	16.00	26.00	40.00	60.00	92.00	136.00	254.00	412.00	500.00	500.00
\$210,000	16.80	27.30	42.00	63.00	96.60	142.80	266.70	432.60	525.00	525.00
\$220,000	17.60	28.60	44.00	66.00	101.20	149.60	279.40	453.20	550.00	550.00
\$230,000	18.40	29.90	46.00	69.00	105.80	156.40	292.10	473.80	575.00	575.00
\$240,000	19.20	31.20	48.00	72.00	110.40	163.20	304.80	494.40	600.00	600.00
\$250,000	20.00	32.50	50.00	75.00	115.00	170.00	317.50	515.00	625.00	625.00
\$260,000	20.80	33.80	52.00	78.00	119.60	176.80	330.20	535.60	650.00	650.00
\$270,000	21.60	35.10	54.00	81.00	124.20	183.60	342.90	556.20	675.00	675.00
\$280,000	22.40	36.40	56.00	84.00	128.80	190.40	355.60	576.80	700.00	700.00
\$290,000	23.20	37.70	58.00	87.00	133.40	197.20	368.30	597.40	725.00	725.00
\$300,000	24.00	39.00	60.00	90.00	138.00	204.00	381.00	618.00	750.00	750.00
\$310,000	24.80	40.30	62.00	93.00	142.60	210.80	393.70	638.60	775.00	775.00
\$320,000	25.60	41.60	64.00	96.00	147.20	217.60	406.40	659.20	800.00	800.00
\$330,000	26.40	42.90	66.00	99.00	151.80	224.40	419.10	679.80	825.00	825.00
\$340,000	27.20	44.20	68.00	102.00	156.40	231.20	431.80	700.40	850.00	850.00
\$350,000	28.00	45.50	70.00	105.00	161.00	238.00	444.50	721.00	875.00	875.00

Note: Amount of insurance is reduced to 65% at age 70, 45% at age 75 and 30% at age 80. Age reductions are not included in the rates above.

Dependents Rates

If you elect Dependents Life insurance for your spouse and/or 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.

	Coverage Amounts	Rate
Spouse and Child	Spouse 10,000, Child 5,000	\$3.10
Spouse and Child	Spouse 20,000, Child 5,000	\$8.70
Spouse and Child	Spouse 10,000, Child 10,000	\$3.70
Spouse and Child	Spouse 20,000, Child 10,000	\$9.30
Spouse only	10,000	\$2.50
Spouse only	20,000	\$8.10
Child only	5,000	\$0.60
Child only	10,000	\$1.20



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 products from The Standard, Contact your human resources department or 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