

Welcome to your employee benefits.

Enroll in coverage now to help protect
yourself and your loved ones in the future.



City of Riverside

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 from the Unexpected

Even with medical insurance, a serious illness or accident – or even a routine stay in the hospital – can be a drain on your finances. The following types of insurance pay a benefit to help you pay the bills. Use the payment however you like to cover out-of-pocket medical costs and other living expenses.

Critical Illness insurance helps you manage expenses during a serious illness, such as a heart attack, stroke or cancer. Use the benefit, paid to you in a lump sum, for deductibles, copays, rent or groceries as you or a family member recovers.

Your Employer-Paid Benefits

- Basic Life and AD&D insurance

Benefits You Can Apply for Now:

- Critical Illness insurance
- Additional Life insurance
- Dependents Life insurance



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 for coverage. Located at the end of this booklet, you will find the **City of Riverside Guide for Online Benefits Enrollment**. Follow the step by step instructions to enroll online.



Group Critical Illness Insurance

Plan for the Costs of a Serious Illness So You Can Focus on Getting Well.

1 You get a critical illness diagnosis

Your health insurance covers many of your treatment costs, but you still have a lot of expenses that your finances aren't ready for.

2 The Standard is there for you

The Standard helps shield your finances by paying benefits directly to you. And you get to decide how you spend that money.

3 Focus on getting better

With The Standard helping cover your out-of-pocket or everyday expenses, you get to concentrate on what's most important to you, getting better.

Here's what it does:

- **Pays you directly**, so you can choose how to spend the money
- **Goes with you** if you leave your employer
- **Provides coverage** without answering any medical questions
- **Covers children** at a 50% of your benefit amount at no additional cost
- Gives you the option to **cover your spouse**

This coverage from Standard Insurance Company (The Standard) helps fill the gap caused by out-of-pocket costs, creating a financial safety net for you and your family.

Here's how it works:

Cancer: Shayna beat cancer, but faced many costs she didn't expect. There were her medical plan's copays for doctor visits and what she owed for chemotherapy after meeting her deductible. She also bought hair prosthetics, paid for travel to specialists, and had alternative treatments. The benefits from Shayna's Critical Illness insurance helped cover the expenses. And, her plan also gave her access to Health Advocate™. Through this service, Shayna received the support of a personal guide who helped her make sense of her diagnosis and treatment options.

Here's an example of what this benefit could cover:

Example Of Out-Of-Pocket Expenses

Medical plan	\$1,400
Lost wages	\$5,000
Alternate treatments and diets not covered by medical plan	\$4,500
Total Out-Of-Pocket Expenses	\$10,900

Example Of Benefits

Critical Illness Benefit Option	\$10,000
Total Out-Of-Pocket Expenses	\$10,900
Remaining Out-Of-Pocket Expenses	\$900
Remaining Benefit For Other Expenses	\$0

These are the benefit options you may elect:

Coverage for...	Coverage Amount...
You	Flat amount of \$10,000, \$20,000 or \$30,000
Your spouse	Flat amount of \$10,000, \$20,000, or \$30,000, as long as it's not more than your coverage amount
Your children	Automatically covered at 50% of your coverage amount

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

Affordable Group Rates

Because you'll be buying this insurance through City of Riverside, you'll have access to affordable group rates. You'll also have the convenience of having your premium deducted directly from your paycheck. Your rates will not increase as you grow older – meaning you'll have the same monthly payment for as long as you have your coverage.

The monthly premiums you would pay for Critical Illness insurance benefits are below.

Employee Monthly Issue Age Premiums					
Coverage Amount	Employee Age				
	18-29	30-39	40-49	50-59	60-64*
\$10,000	\$5.90	\$9.30	\$16.40	\$27.00	\$45.80
\$20,000	\$11.80	\$18.60	\$32.80	\$54.00	\$91.60
\$30,000	\$17.70	\$27.90	\$49.20	\$81.00	\$137.40

Spouse Monthly Issue Age Premiums					
Coverage Amount	Employee Age				
	18-29	30-39	40-49	50-59	60-64*
\$10,000	\$5.90	\$9.30	\$16.40	\$27.00	\$45.80
\$20,000	\$11.80	\$18.60	\$32.80	\$54.00	\$91.60
\$30,000	\$17.70	\$27.90	\$49.20	\$81.00	\$137.40

* You may continue your coverage past age 64. However, you cannot increase your coverage or apply for new coverage past age 64.

With Critical Illness insurance, you can:

- **Protect your loved ones.** Cover your spouse up to \$30,000, as long as it's not more than your benefit amount. Your kids are automatically covered at 50 percent of the amount elected for yourself for the same critical illnesses that you are. Kids are also covered for 21 additional childhood diseases, including cystic fibrosis, Down syndrome, muscular dystrophy, spina bifida and cerebral palsy.
- **Receive a benefit for taking care of your health.** You and your covered loved ones receive a Health Maintenance Screening benefit of \$100 once per calendar year when visiting the doctor for a covered wellness screening, which may include a novel infectious disease test (including COVID-19) or a mammogram — that typically cost you nothing under your medical insurance.
- **Receive additional benefits.** If you are diagnosed with a covered illness again after a treatment-free period of 6 months, you will receive 100 percent of the original benefit amount. If you are diagnosed with a different and subsequent covered illness after the diagnosis of the first critical illness, you will receive an additional Critical Illness insurance benefit.
- **Access a Health Advocate*.** Additional services available through Health Advocate, include access to specialists for a second opinion upon approval of a covered claim.
- **Update your coverage as needed.** As your life circumstances change, increase or decrease your coverage, in accordance with your employer's plan.

Covered Conditions

Receive 100 percent of your coverage amount for:

- Heart attack
- Severe Stroke
- Invasive Cancer
- End stage renal (kidney) failure
- Major organ failure
- Coma
- Paralysis of two or more limbs
- Loss of sight
- Occupational Hepatitis
- ALS (Lou Gehrig's Disease)
- Advanced Alzheimer's Disease
- Advanced Multiple sclerosis
- Advanced Parkinson's disease
- Benign brain tumor
- Bone marrow transplant
- Loss of hearing
- Loss of speech

Receive 25 percent of your coverage amount for:

- Severe coronary artery disease with recommendation for bypass
- Non-Invasive Cancer

* Health Advocacy services are provided through an arrangement with Health Advocate, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

Payment of benefits is subject to the terms and conditions of the group critical illness policy and insurance certificate. These plan documents are the final arbiter of coverages.

Diagnosis and recommendation must occur after your coverage becomes effective.

Please see your certificate for full medical definitions that guide eligibility for payment, which may differ slightly from commonly used terms.

Important Details

Here's where you'll find the details about Critical Illness Insurance.

Portability

This coverage is portable. That means that you may be able to continue your coverage through direct bill — at the same rate you would pay today — if your employment ends, the group policy terminates or your insurance ends because you no longer meet the eligibility requirements.

Eligibility Requirements

To be eligible for this coverage, you must be 18 years old or older, a regular employee of City of Riverside, actively working in the United States at least 20 hours per week and a citizen or resident of the United States. Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

You can choose to cover your spouse, 18 years old or older, a person to whom you are legally married, your civil union partner or your domestic partner as recognized by law or by your employer's domestic partnership policy, if applicable. You can also cover your child(ren) from birth through age 25. Your child(ren) 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.

A minimum number of eligible employees must apply and qualify for the proposed plan before Critical Illness insurance coverage can become effective.

Your Effective Date

You must satisfy the eligibility requirements listed above, serve an eligibility waiting period, 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, 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 or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

Annual Open Enrollment

You may enroll for coverage for you and your spouse up to the maximum amount if you enroll within 31 days after becoming eligible. However, if you do not enroll during this period or want to increase your coverage up to the

maximum amount, you may do so during your employer's annual open enrollment period.

Family Status Change

In the event of a family status change, you and your spouse or domestic partner or civil union partner may enroll for coverage if you or your spouse or domestic partner or civil union partner enroll within 31 days of the change. Family status change include:

- Your marriage or divorce or dissolution of your civil union or domestic partner relationship
- The birth of your child
- The adoption of a child
- The death of your dependent
- The commencement or termination of your spouse's employment
- A change in employment from full-time to part-time by your spouse
- A loss of critical illness insurance through your spouse's employment

Reoccurrence Benefit

If you or your dependents receive a benefit for a covered critical illness and are later diagnosed with the same critical illness, a one-time reoccurrence benefit will be paid if you or your dependents have:

- Been continuously insured under the group policy between the initial and subsequent diagnosis or recommendation
- Served a 6-month treatment-free period in connection with the critical illness during which you or your dependents did not:
 - Consult a physician or other licensed medical professional
 - Receive medical treatment, services or advice
 - Undergo diagnostic procedures, including self-administered procedures
 - Take prescribed drugs or medications

Exclusions

Benefits are not payable if a critical illness is proximately caused by any of the following:

- War or any act of war
- Attempted suicide or other intentionally self-inflicted injury, while sane or insane

- Committing or attempting to commit a felony
- Intoxicated or under the influence of any narcotic, unless administered on the advice of a Physician
- Cosmetic surgery. Cosmetic surgery means surgery that is performed to alter or reshape normal structures of the body in order to improve your or your dependent's appearance. This exclusion will not apply to a Critical Illness caused or contributed to by reconstructive surgery performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors or disease to do either of the following:
 - To improve function;
 - To create a normal appearance to the extent possible. Reconstructive surgery includes medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures.

Note: This exclusion will not apply to a Critical Illness caused or contributed to by your or your dependent's donation of an organ or tissue.

When Your Insurance Ends

Your insurance ends if you notify your employer or policyholder to terminate your coverage, you stop making premium payments, your employment terminates, you reach age 80, you cease meeting the member definition or the group policy terminates.

Child and spouse insurance ends when your insurance ends, they cease to meet the definition of child or spouse, you stop making premium payments for spouse insurance, your spouse reaches age 80, spouse or child insurance is no longer offered under the group policy or the group policy terminates.

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.

IMPORTANT NOTICE TO PERSONS ON MEDICARE: THIS IS NOT MEDICARE SUPPLEMENT INSURANCE

Some healthcare services paid for by Medicare may also trigger the payment of benefits from this policy.

This insurance pays a fixed dollar amount, regardless of your expenses, if you meet the policy conditions, for one of the specific diseases or health conditions named in the

policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- Hospitalization
- Physician services
- Hospice
- Outpatient prescription drugs if you are enrolled in Medicare Part D
- Other approved items and services

This policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

Before you buy this insurance:

- Check the coverage in all health insurance policies you already have.
- For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from Standard Insurance Company.
- For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

This is a limited benefit policy.

GP0614-CI

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

SI 17616-D-CA-641996 (4/23)
7314096-990070



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 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 City of Riverside.

Eligibility

Definition of a Member	You are a member if you are an active benefited employee of City of Riverside and regularly working at least 20 hours each week OR an active Elected Official of City of Riverside. 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.
Class Definition	Class 1 - Executives, Senior Management, Management, Supervisory, IBEW Supervisory Group, Professional, Para-Professional and Confidential Class 2 - Elected Officials Class 3 - Fire Management, Police Management and Police Supervisory Unit Class 4 - IBEW Field Unit (other than IBEW Supervisory Group) Class 5 - Police Unit Class 6 - Fire Unit Class 7 - Refuse Unit Class 8 - SEIU Unit
Eligibility Waiting Period	You are eligible on the first of the month that follows the date you become a member.

Benefits

Basic Life Coverage Amount	Class 1-3 - 2 times your annual earnings to a maximum of \$700,000. Class 4-8 - \$100,000
-----------------------------------	--

Basic AD&D Coverage Amount

Class 1-4 - 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.

Class 5-8 - Not Applicable

Life Age Reductions

Under this policy, insurance coverage amount reduces to 92 percent at age 65, to 84 percent at age 66, to 76 percent at age 67, 72 percent at age 68, 66 percent at age 69, and to 25 percent at age 70.

Other Basic Life Features and Services

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

Other Basic AD&D Features

- Family Benefits Package (Class 1-4 Only)
- Seat Belt Benefit (Class 1-4 Only)

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by City of Riverside. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Riverside 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-CA-641996 \(4/23\)](#)

7314096-990076



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

🔗 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.

<p>How Much Can I Apply For?</p> <p>The coverage amount for your spouse cannot exceed 100 percent of your Additional Life coverage. The coverage amount for your child(ren) cannot exceed 100 percent of your Additional Life coverage.</p>	For You:	\$10,000 – \$300,000 in increments of \$10,000
	For Your Spouse:	\$5,000 – \$150,000 in increments of \$5,000
	For Your Child(ren):	\$2,000, \$5,000 or \$10,000
<p>What is the Guarantee Issue Maximum?</p> <p>Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.</p>	For You:	Up to \$150,000
	For Your Spouse:	Up to \$50,000

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

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.

How Much Your Coverage Costs

Your Basic Life insurance is paid for by City of Riverside. 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:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section)}}{1000} = \text{Enter your rate from the rate table.} \times \text{This amount is an estimate of how much you would pay each month.}$$

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 age and your spouse's rate.

If you buy Dependents Life coverage for your child(ren), your monthly rate is \$0.40 for \$2,000, \$1.00 for \$5,000, and \$2.00 for \$10,000 no matter how many children you're covering.

Age (as of last January 1)	Your Rate (Per \$1,000 of Total Coverage)	Your Spouse's Rate (Per \$1,000 of Total Coverage)
<30	\$0.064	\$0.064
30-34	\$0.068	\$0.068
35-39	\$0.086	\$0.086
40-44	\$0.117	\$0.117
45-49	\$0.185	\$0.185
50-54	\$0.272	\$0.272
55-59	\$0.430	\$0.430
60-64	\$0.666	\$0.666
65-69	\$1.306	\$1.306
70-74	\$2.239	\$2.239
75+	\$7.382	\$7.382

Group Additional Life Insurance

Employee Life Monthly Premiums

Coverage Amount	EMPLOYEE'S AGE as of last January 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65*
\$10,000	0.64	0.68	0.86	1.17	1.85	2.72	4.30	6.66	12.02
\$20,000	1.28	1.36	1.72	2.34	3.70	5.44	8.60	13.32	24.03
\$30,000	1.92	2.04	2.58	3.51	5.55	8.16	12.90	19.98	36.05
\$40,000	2.56	2.72	3.44	4.68	7.40	10.88	17.20	26.64	48.06
\$50,000	3.20	3.40	4.30	5.85	9.25	13.60	21.50	33.30	60.08
\$60,000	3.84	4.08	5.16	7.02	11.10	16.32	25.80	39.96	72.09
\$70,000	4.48	4.76	6.02	8.19	12.95	19.04	30.10	46.62	84.11
\$80,000	5.12	5.44	6.88	9.36	14.80	21.76	34.40	53.28	96.12
\$90,000	5.76	6.12	7.74	10.53	16.65	24.48	38.70	59.94	108.14
\$100,000	6.40	6.80	8.60	11.70	18.50	27.20	43.00	66.60	120.15
\$110,000	7.04	7.48	9.46	12.87	20.35	29.92	47.30	73.26	132.17
\$120,000	7.68	8.16	10.32	14.04	22.20	32.64	51.60	79.92	144.18
\$130,000	8.32	8.84	11.18	15.21	24.05	35.36	55.90	86.58	156.20
\$140,000	8.96	9.52	12.04	16.38	25.90	38.08	60.20	93.24	168.21
\$150,000	9.60	10.20	12.90	17.55	27.75	40.80	64.50	99.90	180.23
\$160,000	10.24	10.88	13.76	18.72	29.60	43.52	68.80	106.56	192.24
\$170,000	10.88	11.56	14.62	19.89	31.45	46.24	73.10	113.22	204.26
\$180,000	11.52	12.24	15.48	21.06	33.30	48.96	77.40	119.88	216.27
\$190,000	12.16	12.92	16.34	22.23	35.15	51.68	81.70	126.54	228.29
\$200,000	12.80	13.60	17.20	23.40	37.00	54.40	86.00	133.20	240.30
\$210,000	13.44	14.28	18.06	24.57	38.85	57.12	90.30	139.86	252.32
\$220,000	14.08	14.96	18.92	25.74	40.70	59.84	94.60	146.52	264.33
\$230,000	14.72	15.64	19.78	26.91	42.55	62.56	98.90	153.18	276.35
\$240,000	15.36	16.32	20.64	28.08	44.40	65.28	103.20	159.84	288.36
\$250,000	16.00	17.00	21.50	29.25	46.25	68.00	107.50	166.50	300.38
\$260,000	16.64	17.68	22.36	30.42	48.10	70.72	111.80	173.16	312.40
\$270,000	17.28	18.36	23.22	31.59	49.95	73.44	116.10	179.82	324.41
\$280,000	17.92	19.04	24.08	32.76	51.80	76.16	120.40	186.48	336.43
\$290,000	18.56	19.72	24.94	33.93	53.65	78.88	124.70	193.14	348.44
\$300,000	19.20	20.40	25.80	35.10	55.50	81.60	129.00	199.80	360.46

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

Group Additional Life Insurance

Employee Life Monthly Premiums (Continued)

Coverage Amount	EMPLOYEE'S AGE as of last January 1					
	66*	67*	68*	69*	70-74*	75+*
\$10,000	10.97	9.93	9.40	8.62	5.60	18.46
\$20,000	21.94	19.85	18.81	17.24	11.20	36.91
\$30,000	32.91	29.78	28.21	25.86	16.79	55.37
\$40,000	43.88	39.70	37.61	34.48	22.39	73.82
\$50,000	54.85	49.63	47.02	43.10	27.99	92.28
\$60,000	65.82	59.55	56.42	51.72	33.59	110.73
\$70,000	76.79	69.48	65.82	60.34	39.18	129.19
\$80,000	87.76	79.40	75.23	68.96	44.78	147.64
\$90,000	98.73	89.33	84.63	77.58	50.38	166.10
\$100,000	109.70	99.26	94.03	86.20	55.98	184.55
\$110,000	120.67	109.18	103.44	94.82	61.57	203.01
\$120,000	131.64	119.11	112.84	103.44	67.17	221.46
\$130,000	142.62	129.03	122.24	112.05	72.77	239.92
\$140,000	153.59	138.96	131.64	120.67	78.37	258.37
\$150,000	164.56	148.88	141.05	129.29	83.96	276.83
\$160,000	175.53	158.81	150.45	137.91	89.56	295.28
\$170,000	186.50	168.74	159.85	146.53	95.16	313.74
\$180,000	197.47	178.66	169.26	155.15	100.76	332.19
\$190,000	208.44	188.59	178.66	163.77	106.35	350.65
\$200,000	219.41	198.51	188.06	172.39	111.95	369.10
\$210,000	230.38	208.44	197.47	181.01	117.55	387.56
\$220,000	241.35	218.36	206.87	189.63	123.15	406.01
\$230,000	252.32	228.29	216.27	198.25	128.74	424.47
\$240,000	263.29	238.21	225.68	206.87	134.34	442.92
\$250,000	274.26	248.14	235.08	215.49	139.94	461.38
\$260,000	285.23	258.07	244.48	224.11	145.54	479.83
\$270,000	296.20	267.99	253.89	232.73	151.13	498.29
\$280,000	307.17	277.92	263.29	241.35	156.73	516.74
\$290,000	318.14	287.84	272.69	249.97	162.33	535.20
\$300,000	329.11	297.77	282.10	258.59	167.93	553.65

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

Group Additional Life Insurance

Spouse Life Monthly Premiums

Coverage Amount	EMPLOYEE'S AGE as of last January 1								
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65*
\$5,000	0.32	0.34	0.43	0.59	0.93	1.36	2.15	3.33	6.01
\$10,000	0.64	0.68	0.86	1.17	1.85	2.72	4.30	6.66	12.02
\$15,000	0.96	1.02	1.29	1.76	2.78	4.08	6.45	9.99	18.02
\$20,000	1.28	1.36	1.72	2.34	3.70	5.44	8.60	13.32	24.03
\$25,000	1.60	1.70	2.15	2.93	4.63	6.80	10.75	16.65	30.04
\$30,000	1.92	2.04	2.58	3.51	5.55	8.16	12.90	19.98	36.05
\$35,000	2.24	2.38	3.01	4.10	6.48	9.52	15.05	23.31	42.05
\$40,000	2.56	2.72	3.44	4.68	7.40	10.88	17.20	26.64	48.06
\$45,000	2.88	3.06	3.87	5.27	8.33	12.24	19.35	29.97	54.07
\$50,000	3.20	3.40	4.30	5.85	9.25	13.60	21.50	33.30	60.08
\$55,000	3.52	3.74	4.73	6.44	10.18	14.96	23.65	36.63	66.08
\$60,000	3.84	4.08	5.16	7.02	11.10	16.32	25.80	39.96	72.09
\$65,000	4.16	4.42	5.59	7.61	12.03	17.68	27.95	43.29	78.10
\$70,000	4.48	4.76	6.02	8.19	12.95	19.04	30.10	46.62	84.11
\$75,000	4.80	5.10	6.45	8.78	13.88	20.40	32.25	49.95	90.11
\$80,000	5.12	5.44	6.88	9.36	14.80	21.76	34.40	53.28	96.12
\$85,000	5.44	5.78	7.31	9.95	15.73	23.12	36.55	56.61	102.13
\$90,000	5.76	6.12	7.74	10.53	16.65	24.48	38.70	59.94	108.14
\$95,000	6.08	6.46	8.17	11.12	17.58	25.84	40.85	63.27	114.14
\$100,000	6.40	6.80	8.60	11.70	18.50	27.20	43.00	66.60	120.15
\$105,000	6.72	7.14	9.03	12.29	19.43	28.56	45.15	69.93	126.16
\$110,000	7.04	7.48	9.46	12.87	20.35	29.92	47.30	73.26	132.17
\$115,000	7.36	7.82	9.89	13.46	21.28	31.28	49.45	76.59	138.17
\$120,000	7.68	8.16	10.32	14.04	22.20	32.64	51.60	79.92	144.18
\$125,000	8.00	8.50	10.75	14.63	23.13	34.00	53.75	83.25	150.19
\$130,000	8.32	8.84	11.18	15.21	24.05	35.36	55.90	86.58	156.20
\$135,000	8.64	9.18	11.61	15.80	24.98	36.72	58.05	89.91	162.21
\$140,000	8.96	9.52	12.04	16.38	25.90	38.08	60.20	93.24	168.21
\$145,000	9.28	9.86	12.47	16.97	26.83	39.44	62.35	96.57	174.22
\$150,000	9.60	10.20	12.90	17.55	27.75	40.80	64.50	99.90	180.23

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

Group Additional Life Insurance

Spouse Life Monthly Premiums (Continued)

Coverage Amount	EMPLOYEE'S AGE as of last January 1					
	66*	67*	68*	69*	70-74*	75+*
\$5,000	5.49	4.96	4.70	4.31	2.80	9.23
\$10,000	10.97	9.93	9.40	8.62	5.60	18.46
\$15,000	16.46	14.89	14.10	12.93	8.40	27.68
\$20,000	21.94	19.85	18.81	17.24	11.20	36.91
\$25,000	27.43	24.81	23.51	21.55	13.99	46.14
\$30,000	32.91	29.78	28.21	25.86	16.79	55.37
\$35,000	38.40	34.74	32.91	30.17	19.59	64.59
\$40,000	43.88	39.70	37.61	34.48	22.39	73.82
\$45,000	49.37	44.67	42.31	38.79	25.19	83.05
\$50,000	54.85	49.63	47.02	43.10	27.99	92.28
\$55,000	60.34	54.59	51.72	47.41	30.79	101.50
\$60,000	65.82	59.55	56.42	51.72	33.59	110.73
\$65,000	71.31	64.52	61.12	56.03	36.38	119.96
\$70,000	76.79	69.48	65.82	60.34	39.18	129.19
\$75,000	82.28	74.44	70.52	64.65	41.98	138.41
\$80,000	87.76	79.40	75.23	68.96	44.78	147.64
\$85,000	93.25	84.37	79.93	73.27	47.58	156.87
\$90,000	98.73	89.33	84.63	77.58	50.38	166.10
\$95,000	104.22	94.29	89.33	81.89	53.18	175.32
\$100,000	109.70	99.26	94.03	86.20	55.98	184.55
\$105,000	115.19	104.22	98.73	90.51	58.77	193.78
\$110,000	120.67	109.18	103.44	94.82	61.57	203.01
\$115,000	126.16	114.14	108.14	99.13	64.37	212.23
\$120,000	131.64	119.11	112.84	103.44	67.17	221.46
\$125,000	137.13	124.07	117.54	107.75	69.97	230.69
\$130,000	142.62	129.03	122.24	112.05	72.77	239.92
\$135,000	148.10	134.00	126.94	116.36	75.57	249.14
\$140,000	153.59	138.96	131.64	120.67	78.37	258.37
\$145,000	159.07	143.92	136.35	124.98	81.16	267.60
\$150,000	164.56	148.88	141.05	129.29	83.96	276.83

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

Child Life Monthly Premiums

Coverage Amount	Premium
\$2,000	0.40
\$5,000	1.00
\$10,000	2.00

Important Details

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

Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard to qualify for Additional Life insurance
- An active benefited employee of City of Riverside
- Regularly working at least 20 hours per week

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.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse and/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/641996> 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 month that follows the date you become a member

Life Insurance Age Reductions

Under this plan, coverage reduces to 92 percent at age 65, to 84 percent at age 66, to 76 percent at age 67, to 72 percent at age 68, to 66 percent at age 69, and to 25 percent at age 70. Your spouse's coverage amount does not reduce due to age. If you are age 65 or over, ask your human resources representative for the amount of coverage available.

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-CA-641996 \(4/23\)](#)

7314096-990079

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 AdvocateSM 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 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,¹ you may access the services for beneficiaries outlined on the next page.

continued on reverse

The Life Services Toolkit is provided through an arrangement with Health AdvocateSM and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

¹ 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

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 beneficiaries² 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 by phone or in person. Your beneficiaries are eligible for up to six 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 (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.

Travel Assistance

Explore the World with Confidence

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.¹

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).²

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 remains³



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

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | 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 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.

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



Returning to Work After a Loss — Call on Us for Help



AD&D Occupational Assistance

At Standard Insurance Company (The Standard), we understand how hard it can be to move forward after a serious loss due to an accident. Recovering physically is the first step. If you need some extra help getting back to work — call on us.

Your group insurance from The Standard includes AD&D Occupational Assistance. You can get personal assistance with challenges you face returning to work with your current employer. If that's not possible, we can help you train for and find a different job.

Just call the number shown here to connect with one of our Workplace PossibilitiesSM consultants. These are the same certified experts we offer to help people get back to work after a short term or long term disability leave. You'll have access to services — covering expenses up to \$10,000 — for two years following your accident.

To connect with a consultant, call our Workplace Possibilities team at 855.977.7764.

How AD&D Occupational Assistance Works



continued on reverse

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

www.standard.com

Details and FAQ

We sent this information along with your claim letter to give you more details about AD&D Occupational Assistance. Here are some answers to questions you may have about the types of accidents and losses that are covered, as well as what's included and what's not.

Am I eligible for AD&D Occupational Assistance?

You're eligible for AD&D Occupational Assistance if you are insured under group AD&D insurance from The Standard and had an accident that resulted in any of the losses listed below. Even if your policy doesn't pay a benefit for the loss.

Loss of:

- One or both hands or feet, thumb and index finger of the same hand, sight in one or both eyes, hearing in both ears, speech, or any combination of these losses.
- Paralysis, including: quadriplegia, triplegia, hemiplegia, paraplegia, or uniplegia.

All losses must be caused solely and directly by an accident, independently of all other causes, and occur within 365 days of the accident. Losses must be certified by a physician in the appropriate specialty.

Are there any exclusions?

If your accident was caused by or contributed to by any of the circumstances listed here, you won't be eligible for AD&D Occupational Assistance.

1. War or act of war
2. Self-inflicted injury
3. Committing or attempting to commit assault, felony or actively participating in a riot or violent disorder
4. Voluntary use of poison, chemical compound, alcohol or drug, unless consumed according to the directions of a physician
5. Sickness existing at the time of the accident
6. Heart attack or stroke
7. Medical or surgical treatment for any of the above

What types of services are covered?

AD&D Occupational Assistance may cover up to \$10,000 of approved services to help you return to work, including the cost of the consultant's time, development of a rehabilitation plan, recommended job or skills training and assistance developing reasonable accommodations at your workplace. It may also include all or part of the cost to purchase and install ergonomic or medically-necessary adaptive equipment, as well as follow-up consultations. All expenses must be a result of recommendations made by a Workplace Possibilities Consultant and approved by Standard Insurance Company.

Services must be initiated within two years following the date of your accident.

We appreciate the opportunity to help you with the next step in your work life. If you have questions about this service, please contact your human resources department.



Logging In/Forgot Login Information

- Open the online portal site at <https://standard.benselect.com/riversideca>
- Your user name is your 9 digit Social Security Number with no dashes or your Employee Identification Number. Either number can be used as your username.



First Time

- When you first log in, your personal identification number (PIN) will be the last four digits of your SSN followed by the last two digits of your birth year.

Previously Logged In

- *If you have previously logged in and forgot your password, click “Forgot your PIN?”*

Change PIN

- The first time you log in, you will be prompted to change your PIN. Your personalized pin must be a minimum of eight characters and include at least three of the following: UPPER case letter, lower case letter, number, a special character.
- Answer the security questions and enter in your email address. In most situations, your email address is your work email, alternatively it would be the email you have provided to your employer.
- Once you have entered your information, click

Home Screen

- Once you have logged in, click . This will guide you through the entire enrollment process.
- Utilize the home screen navigation options to get to the specific thing you would like to do (*ie. change beneficiary*).
- You will be able to logout and re-enter the portal any time to continue the process or modify your enrollments.
- Any changes or elections you saved will be available each time you logout or time out due to in-activity.

Dependents



- Review any dependent information listed.
- You may add a dependent by clicking , edit an existing dependent by clicking , the pencil icon or delete a dependent by clicking , the blue x.
- You must have dependents entered on this screen in order to enroll or change any available dependent coverage.

Beneficiaries

- Click , to add a new beneficiary or click , pencil to change an existing beneficiary or X to delete a beneficiary.
- If the beneficiary you would like to designate is already listed, click the check box.
- You may designate more than one beneficiary and allocate different percentages between them.
- To change a Beneficiary at a later date; simply login and select “Change my Beneficiary” located on the right side of the screen. Follow the screens as prompted and save your changes.
- To find your current beneficiary designations, from the home page, select “Review Forms that I signed”

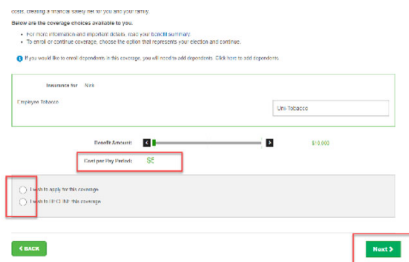


Life Enrollment

- For Life enrollment, you can choose your benefit elections by selecting a level of coverage for you and your dependents. For some of the benefit options, you are able to watch a short video.
- Where applicable, slide the bar to increase or decrease the benefit amount and cost. The amounts shown as per pay period are the cost per month. Click  after making your election.
- To learn more about each benefit, click on the [Benefit Guide](#) link or the icon in the upper right corner of the screen. It may look like 

Critical Illness Enrollment


- You can elect different coverage amounts by moving the slider bar to the amount you want to elect. The cost per pay period listed is your cost per month for the coverage shown. Then, select whether you wish to enroll or decline the coverage. Then, select next:




- If you are electing employee coverage you are eligible for Spouse coverage if applicable. To enroll you will need to click on your Spouse's name and it will open the enrollment for your Spouse. If you do not wish to enroll your Spouse click that you wish to Confirm your coverage if enrolling or you are able to select to cancel. Once you make your selections click "Next" to proceed:



Navigation

- If at any point you would like to go back to a plan to make a change, you can use the My Benefits at the top to navigate back to any coverage.
- To make a change to the coverage, click the  button and continue through the enrollment process.

Submit Enrollment

- After verifying your benefit elections, you will be brought to the Submit Your Enrollment screen. Your enrollment is not complete until you have clicked the  button on the bottom of this screen.



Enrollment Confirmation Statement

You can access your Statement in two ways.

- Upon completion of your enrollment
 - From the Sign/Submit Complete screen, you may obtain copies of your enrollment summary. Scroll to the bottom of the page and click **Enrollment Summary**.
 - Please note: If you do not advance through the Submit Enrollment screens, you will not have an Enrollment Summary.
- Home Page
 - Log back into the system. On the right side of the screen, select *review forms I signed*



- Select the Enrollment summary for the period you are looking for.

Evidence of Insurability (EOI)

- If you have elected an amount of coverage that exceeds the guarantee issue, you will be prompted to complete a medical history statement. The prompt appears after submitting your enrollment. Please follow the instructions for submitting evidence of insurability.
- Any amount of coverage you've elected over the guarantee issue amount will be pended until the medical review process is complete. You will be notified by The Standard once a decision is made on your application.

(This page intentionally left blank)

(This page intentionally left blank)



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**.

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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204
www.standard.com

Enrollment Booklet
SI 16891-D-CA-641996 (4/23)
7314096-990066