



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:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts in the About This Coverage section)}}{1000} = \text{_____} \times \frac{\text{Enter your rate from the rate table.}}{\text{_____}} = \text{_____}$$

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

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

Cont. Employee Life Monthly Premiums

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

Cont. Spouse Life Monthly Premiums

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 nitty-gritty details about the plan.

Eligibility Requirements

A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective. If this requirement is not met, the additional coverage will not become effective. To be eligible for basic and additional coverage, you must be:

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

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. Child means your child from live birth through age 25. Your child 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.

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
- Medical Underwriting approval is not required for children

Visit www.standard.com/mhs to 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:

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- 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

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