



Standard Insurance Company

## *Supplemental Life Benefit Highlights for the Employees of CASE*



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

You have the option to purchase supplemental life insurance, in addition to your Basic Life Benefit provided by your union.

<b>Employee Paid</b>	<b>All Active Full-Time Employees and Retirees</b>
<b>Benefit:</b>	Increments of \$10,000 (You can also elect matching AD&D benefits for yourself and dependents) Please note, you can only elect AD&D if you elect Supplemental Life.
<b>Maximum Benefit:</b>	\$500,000
<b>Minimum Benefit:</b>	\$10,000
<b>Guaranteed Issue Limit:</b>	The lesser of 3x Annual Earnings or \$200,000, whichever is less
<b>Premium Waiver Provision:</b>	Premium Waiver available to Age 65, if disabled prior to age 60
<b>Reduction Schedule:</b>	Reduces by 35% at age 65; by 50% at age 70; & by 35% at age 75
<b>Suicide Exclusion:</b>	24 months
<b>Portability Option:</b>	Allows you to Port up to \$250,000 in coverage You must request Portability within 31 days of the date your insurance ends. No evidence of good health will be required.
<b>Accelerated Benefit Option:</b>	Should you be diagnosed with a terminal illness and have a life expectancy of 12 months or less, this will allow you to receive up to 75% of your benefit.

The plan highlight is for illustrative purposes only. You will be given an official booklet, which will completely describe the features of the plan. The contract will govern should there be any discrepancies.



Standard Insurance Company

*Supplemental Spouse & Child Life Benefit Highlights  
for the Employees of  
CASE*



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## **Supplemental Spouse & Child Life Insurance**

You have the option to purchase supplemental life insurance on your spouse and child(ren). You must elect supplemental coverage for yourself in order to be eligible for coverage on your spouse and child(ren).

### **Employee Paid**

<b>Spouse Benefit:</b>	Increments of \$5,000
<b>Spouse Maximum Benefit:</b>	\$100,000 or 50% of Employee Supplemental Life amount, whichever is less.
<b>Guaranteed Issue Limit:</b>	\$25,000
<b>Reduction Schedule:</b>	(Based on the age of the <u>member</u> )
<b>Child Benefit:</b>	Birth to 6 months: \$100, 6 months to age 21 (25 if Full-time Student) \$10,000 <b>Cost is 65 cents per child per month</b>
<b>Suicide Exclusion:</b>	24 months
<b>Conversion Option:</b>	Allows you to convert all or a portion of your coverage to an individual policy from Hartford Life. You must request conversion and pay the required premium within 31 days of the date your insurance ends. No evidence of good health will be required.

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