

# Group Term Life, AD&D, and Dependents Insurance

Professional Engineers  
In California Government



**The Professional Engineers in California Government (PECG)** has contracted with Standard Insurance Company (The Standard) of Portland, Oregon to provide you with Group Term Life Insurance and Group Accidental Death and Dismemberment Insurance at no additional cost to you when you join PECG.

Also, through your membership in PECG, you have the opportunity to purchase additional amounts of term insurance at group premium rates. (That means that your premium rates are lower than individual insurance rates because you are part of a large group.) You pay for your additional insurance through the convenience of payroll deduction.

## About The Standard

PECG has selected The Standard to provide this insurance for you.

Founded in 1906 in Portland, Oregon, Standard Insurance Company now serves more than four and a half million people nationwide with life, disability and dental insurance and retirement plans. The company, which has over \$90 billion of life insurance in force, is a member of the StanCorp Financial Group, which trades on the NYSE under the SFG symbol.

This brochure will introduce you to the following insurance coverages:

- Basic Life – \$5,000 for active members; \$1,500 for retired members
- Basic Accidental Death & Dismemberment (AD&D) – \$1,500
- Supplemental Life and Supplemental AD&D – \$26,000
- Supplemental Plus Life and Supplemental Plus AD&D – \$15,000 to \$495,000
- Basic Dependents Life – \$5,000
- Supplemental Plus Dependent Life (spouse / domestic partner only) – \$15,000 to \$255,000, not to exceed ½ of the Member's total life amount.

Please examine the following plans available to you and your dependents.

## About This Brochure

This brochure is written in non-technical language, and is not intended to act as a complete description of the coverage. The controlling provisions are in the group policies issued by Standard Insurance Company. This booklet does not modify those documents or insurance in any way. A certificate will be made available to you that will provide a more detailed description of the coverages. General information, cost of coverage and applications can be secured by calling PECG at (415) 956-1344. If you have questions regarding the status of your application, please call Standard Insurance Company at (800) 843-7979.

## Basic Life and Accidental Death & Dismemberment

Type of Insurance	Benefit	Cost to Member
Life Insurance for . . . . . active members	\$.5,000	PECG pays the entire cost of Basic Life and AD&D Insurance (All types of insurance terminate at age 70.)
Life Insurance for . . . . . retired members	\$.1,500	
Accidental Death . . . . . and Dismemberment Insurance	\$.1,500	

### Enrollment Procedure

You automatically receive this Basic Life and Accidental Death & Dismemberment insurance as a dues paying member of PECG at no additional cost to you.

### Effective Date

The Basic insurance will take effect on the first of the month following the payroll deduction of your PECG dues if you are actively at work on that date; otherwise, protection begins the day you return to work.

For accidental death while a fare paying passenger on a common carrier (such as a bus, plane, train, ship or taxi), the plan pays two times the amount of your Accidental Death & Dismemberment benefit (resulting in a total Life and AD&D benefit equal to triple your Life). Payment is included under this benefit for accidental loss of limbs or sight. Your certificate will fully explain this benefit and any exclusions that might apply.

# Supplemental Life (\$26,000) and Supplemental AD&D

## Life Insurance

Benefit	Age as of the preceding July 1	Cost Per Month* (\$26,000 of benefit)
\$26,000 (reduces to \$13,000 at age 65, \$7,000 at age 70, and to \$4,000 at age 75)	Under 25	\$1.040
	25-29	\$1.118
	30-34	\$1.222
	35-39	\$1.612
	40-44	\$2.054
	45-49	\$3.094
	50-54	\$4.732
	55-59	\$8.840
	60-64	\$13.60
	65-69	\$13.08
	70-74	\$11.42
75+	\$10.17	

\* The cost above is approximate, for the benefit amount or units shown.

## Accidental Death & Dismemberment

Benefit	Age	Cost Per Month
\$26,000 (reduces to \$13,000 at age 65 and terminates at age 70)	Under 65 . . . . .	\$1.00
	65 through 69 . . . . .	\$ .50

## Enrollment Procedure

Complete the application for insurance and forward to The Standard. If you make application within 90 days after becoming an employee of the State of California, the issuance of Supplemental Life and AD&D is guaranteed.

If you do not make application within 90 days of becoming an employee of the State of California, you must complete the Medical History Statement section. Issuance of your coverage is then subject to approval by The Standard's underwriting department.

## Effective Date

The Supplemental insurance will become effective on the date you apply, or the date your Medical History Statement (if required) is approved by The Standard, whichever is later, provided you are then actively at work.

If you select Supplemental Life, you may also receive matching amounts of Accidental Death and Dismemberment (AD&D) Insurance, which provide the following:

- **Accidental death** – The AD&D plan will pay an additional amount equal to your Supplemental Life (your Life benefit is doubled).
- **Accidental death while a fare paying passenger on a common carrier (such as a bus, plane, train, ship or taxi)** – The plan will pay two times the amount of your AD&D plus an amount equal to your Supplemental Life (resulting in a total Life and AD&D benefit equal to triple your Life).

Payment is included under the AD&D benefit for accidental loss of limbs or sight. Your certificate will fully explain this benefit and any exclusions that might apply. (This benefit does not apply to Dependents Life.)

If you do not desire this AD&D benefit, check the box “**Life Only**” on the application. You will pay only the Life premium.

## Supplemental Plus Life (\$15,000 to \$495,000) and Supplemental Plus AD&D Life Insurance

Benefit	Age as of the preceding July 1	Per \$5,000 Unit Per Month*
\$10,000, \$25,000 or any additional multiple of \$15,000 up to \$490,000  (Age reductions: 65-69 to 50% 70-74 to 25% 75+ to 15%)	Under 25	\$.200
	25-29	\$.215
	30-34	\$.235
	35-39	\$.310
	40-44	\$.395
	45-49	\$.595
	50-54	\$.910
	55-59	\$1.70
	60-64	\$2.62
	65-69	\$2.52
70-74	\$2.04	
75+	\$1.91	

\* The cost above is approximate, for the benefit amount or units shown.

## Accidental Death & Dismemberment

Benefit	Per \$15,000 Unit Per Month
Any multiple of \$15,000. . . . .	\$ .50
up to \$495,000 which matches up to age 65.	
This coverage terminates at age 65, but the Supplemental Plus Life does not.	

### Enrollment Procedure

In order to secure any of the units of \$15,000, you must complete the Medical History Statement section of the application. You may be required to take a medical exam by a paramedic at no cost to you. Forms and instructions will be forwarded upon receipt of your application.

### Effective Date

The Supplemental Plus insurance will become effective on the date your Medical History Statement is approved provided you are then actively at work; otherwise, the effective date of your insurance will be delayed until the first day after you complete one full day of active work.

**(Note: if you wish to become insured under Supplemental Plus Life, you must also be insured under Supplemental Life.)**

If you select Supplemental Plus Life, you may also receive matching amounts (only up to age 65) of Accidental Death and Dismemberment (AD&D) Insurance, which provide the following:

- **Accidental death** – The AD&D plan will pay an additional amount equal to your Supplemental Life and Supplemental Plus Life (your Life benefit is doubled).
- **Accidental death while a fare paying passenger on a common carrier (such as a bus, plane, train, ship or taxi)** – The plan will pay two times the amount of your AD&D plus an amount equal to your Supplemental Life and Supplemental Plus Life (resulting in a total Life and AD&D benefit equal to triple your Life).

Payment is included under this benefit for accidental loss of limbs or sight. Your certificate will fully explain this benefit and any exclusions that might apply. (This benefit does not apply to Dependents Life.)

### Basic Dependents Life

Amount	Cost Per Month
Spouse/Domestic Partner – \$5,000 . . . . .	\$1.50
Each child 6 months of age or older – \$5,000 . . . . .	Included in \$1.50
Each child under 6 months of age – \$500. . . . .	Included in \$1.50

### Supplemental Plus Dependents Life

- Supplemental Plus Dependents Life is available for your Spouse/Domestic Partner only.
- The amount of Supplemental Plus Dependents Life may not exceed 50 percent of the total amount of your Life Insurance.

Benefit	Spouse/Domestic Partners's Age	Per \$15,000 Unit Per Month
You may choose any multiple of \$15,000 up to \$255,000.	Under 30 . . . . .	\$ .79
	30 through 34 . . . . .	\$ .85
	35 through 39 . . . . .	\$ 1.17
	40 through 44 . . . . .	\$ 1.87
	45 through 49 . . . . .	\$ 2.96
	50 through 54 . . . . .	\$ 4.62
	55 through 59 . . . . .	\$ 7.35
	60 through 64 . . . . .	\$11.05

Note: Coverage for your Dependents terminates on your 65th birthday.

## Definition of a Dependent

Dependents are: your spouse or your domestic partner who is recognized as such under California State law; your unmarried children under age 21 (including the children of your spouse/domestic partner who are residing in your home); and your unmarried children under age 23 in full-time attendance at an accredited educational institution. A child who qualifies as a handicapped child will continue to be considered a dependent while he or she chiefly relies upon you for support and is incapable of self-sustaining employment by reason of the handicap.

## Enrollment Procedure

Basic Dependents Insurance is available only if you also purchase Supplemental Life.

No evidence of insurability is required to enroll for the Basic benefit if your application is made when you apply for Supplemental Life. Simply check the application form for Dependents Life.

If you do not apply for the Basic benefit within 31 days of your approval for Supplemental Life, you must complete the Medical History Statement section as it applies to members of your family. Issuance of this coverage is then subject to approval by Standard Insurance Company's underwriting department.

Supplemental Plus Dependent Life Insurance is available only if you also purchase Supplemental Plus Life.

To apply for coverage under the Supplemental Plus Dependent Life program, your spouse must complete an application, including the Medical History Statement. Coverage is subject to approval by Standard Insurance Company's underwriting department.



## Effective Date

The effective date for Basic Dependents Life will be the same date your Supplemental Life coverage becomes effective, or if your Supplemental Life is already in effect, the first day of the calendar month in which the required premium is deducted from member's pay. (If you apply late Basic Dependents Life will not become effective prior to the date coverage is approved by Standard Insurance Company.)

The Supplemental Plus Dependent Life amount becomes effective on the date the member's Supplemental Plus Life becomes effective, or the date Standard Insurance Company approves the Medical History Statement for your spouse/ domestic partner, whichever is later.

## Waiver of Premium

If you become totally disabled for four months or more while you are under age 60, you will not be required to pay for your life insurance or dependents life insurance and the premiums which you paid during the first four months of total disability will be refunded to you. Your insurance and your dependents insurance will continue as long as you remain totally disabled, until you reach age 65. During that time, your total disability will be subject to periodic review by Standard Insurance Company. (You must apply for this waiver should you become totally disabled.)

## Conversion Privilege

If you end your membership with PEGG or you are no longer eligible for benefits because of your age, you can convert your life insurance into an individual policy without having to submit a Medical History Statement. You must apply for this conversion within 90 days. Your dependents have the same life insurance conversion privilege.

## Limitations

If your death is caused or contributed to by suicide or any other intentionally self-inflicted injury, and occurs within the first two years of your Supplemental Life or Supplemental Plus Life, your beneficiary will be paid not more than the amount of premium you paid for your insurance. This limitation also applies to any increase in the amount of your Supplemental Life or Supplemental Plus Life.

The following limitations will apply to your Accidental Death and Dismemberment Insurance:

- The loss must be caused solely or directly by an accident.
- The loss must occur within 365 days after the accident.
- The accident must occur while you are insured under the Group Policy

The accident or loss cannot be caused or contributed to by:

- Insurrection, war or act of war.
- Suicide or any other intentionally self-inflicted injury.
- Committing or attempting to commit an assault or felony or your active participation in a violent disorder or riot.
- The voluntary use or consumption of any poison, chemical compound or drug (unless directed by a physician).
- Any 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

Your insurance ends when:

- You no longer qualify as a member.
- You become a full-time member of the armed forces of any country.
- The group policy terminates.
- You no longer qualify for insurance because of your age (see chart).
- You cease to make the required premium contribution for Supplemental insurance and Supplemental Plus insurance.

Your dependents insurance ends when:

- The dependent no longer meets the definition of a dependent.
- The dependent becomes a full-time member of the armed forces of any country.
- You cease to make the required premium contributions.
- Your coverage under Supplemental Life/ Supplemental Plus Life ends.

## Transfer Procedures

You will not be required to submit evidence of insurability to become insured under the group policy if you transfer your coverage from another state bargaining unit to PEGC, provided that:

1. The amount of your insurance under PEGC's group policy does not exceed the amount of your insurance in effect on the date preceding transfer.
2. You have submitted a recent payroll warrant slip showing the premium deductions for your insurance under the previous bargaining unit.
3. You have submitted a Notice of Personnel Action Report of Appointment which shows proof of the change of your bargaining unit.
4. All required transfer information has been received within 90 days following your transfer.



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