TheStandard™
Positively different.

Term Life, AD&D and Additional Term Life Insurance Plan Highlights

City of Chicopee Policy # 146562

Definition of a Member

You are eligible for Life coverage if:

You are an active employee working at least 20 hours per week.

Premium Contributions

Basic Life/AD&D- The cost of this benefit is 50% employer paid and 50% employee paid.

Additional Life: This benefit is voluntary and is 100% employee paid.

Basic Life/AD&D Benefit

$20,000

Basic Life Rates

Life - $.73/1000; AD&D - $.03/1000

Monthly Cost for Life/AD&D to employee - $7.60

Additional Life

Available in increments of $10,000 to a maximum of $200,000.

Additional Life Rates

Monthly Cost

$10,000 - $5.20	$110,000 - $57.50
$20,000 - $10.40	$120,000 - $62.40
$30,000 - $15.60	$130,000 - $67.60
$40,000 - $20.80	$140,000 - $72.80
$50,000 - $26.00	$150,000 - $78.00
$60,000 - $31.20	$160,000 - $83.20
$70,000 - $36.40	$170,000 - $88.40
$80,000 - $41.60	$180,000 - $93.60
$90,000 - $46.80	$190,000 - $98.80
$100,000 - $52.00	$200,000 - $104.00

Age Reduction

The amount of your insurance will reduce according to the following schedule.

Age	Percentage of original amount
Age 70-75	65%
75 +	50%

Evidence of Insurability

Evidence of Insurability is required for the following:

- Late Application for Contributory Insurance.

- Additional Life insurance in excess of the Guarantee Issue Amount of $50,000.

Portability

If your insurance under the Group Policy ends because your employment with your employer terminates, you have a 31 day period in which to buy portable group insurance coverage up to $300,000.

Conversion

If your insurance under the Group Policy ends or is reduced due to a qualifying event, you have a 31 day period in which to buy conversion whole life insurance coverage.

Waiver of Premium

If you become disabled (as defined by your plan) and are no longer able to work, your premium payments may be waived after a period of 180 days of consecutive total disability.

Accelerated Benefit

If you become terminally ill and are not expected to live more than twelve months, you may request up to 75% of your life insurance amount up to $500,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies).

Standard Secure Access

Beneficiaries may receive their funds via Standard Secure Access (SSA) in accordance with the terms of the group policy. SSA is a convenient, interest-bearing checking account in which life insurance proceeds are deposited. With SSA, the beneficiary is able to earn a competitive rate of interest on the life insurance proceeds while taking the time to weigh important financial decisions that often follow the death of a loved one.

MEDEX Travel Assist

The Standard has partnered with MEDEX Assistance Corporation to provide you with a comprehensive program of information, referral, assistance, and transportation and evacuation services.

Whether your travel is for business or pleasure, our travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse and dependent children can get immediate assistance anywhere in the world. Travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse and dependent children do not have to be traveling with you to be eligible. However, spouses traveling on business for their employer are not covered by this program.

Questions

If you should have any questions about your coverage or how to enroll, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from The Standard. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.