



## Voluntary Life Insurance

Life insurance coverage can help your family meet daily expenses, maintain their standard of living, pay off debt, secure your children’s education, and more in the event of your passing. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through City of Jacksonville.

## Eligibility Requirements

- Employee**
- You must be a retired employee of the Employer who retired under the Employer’s retirement program or under the Florida State Requirement System
  - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- Premium**
- You pay 100 percent of the premium for this coverage

## Coverage Amount Guidelines

As determined by your Collective Bargaining Unit, you are eligible for one of the following Voluntary Life options:

- Retired Employee**
- Option 1:** \$5,000
  - Option 2:** \$10,000
  - Option 3:** \$15,000

Note: The amount of Voluntary Life coverage is determined by your Collective Bargaining Unit as of the date you retire. Please contact your Employee Benefits Specialist to determine the amount of Voluntary Life coverage you are eligible to elect.

## Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above and agree to pay premiums.

Please contact your Employee Benefits Specialist for more information regarding these requirements that must be satisfied for your insurance to become effective.

## Life Insurance Exclusions

This plan contains an exclusion for death resulting from suicide or other intentionally self-inflicted injury. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death. This is subject to state variations.

## Life Insurance Features and Benefits

Please see your Employee Benefits Specialist for additional information about the features and benefits below.

- Travel Assistance<sup>1</sup>** This service provides you with access to appropriate medical care and other emergency services when traveling at least 100 miles from home or in foreign countries for up to 180 days. Travel Assistance also offers a range of professional, 24-hour medical, legal and trip assistance information and coordination services to help your travel go smoothly.

<sup>1</sup> Travel Assistance is provided through an arrangement with a service provider, which is not affiliated with The Standard. Travel Assistance is not an insurance product in all states, except in the state of Oregon. For more information, visit [standard.com/eforms/14684](http://standard.com/eforms/14684).

## When Insurance Ends

Coverage ends automatically on the earliest of the following:

- The last date the last period ends for which a premium was paid
- The date you cease to meet the eligibility requirements (coverage 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

For more details on when insurance ends, contact your Employee Benefits Specialist.

**Group Insurance Certificate**

If coverage becomes effective, and you become insured, you may access a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. View the certificate at: [bit.ly/3FbsT7v](http://bit.ly/3FbsT7v).

The controlling provisions will be in the group policy. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

**Employee Rates**

If you elect Voluntary Life insurance, your semi-monthly rate for this plan is indicated in the table below. You must submit premiums for this coverage to City of Jacksonville.

Note: The amount of Voluntary Life coverage is determined by your Collective Bargaining Unit as of the date you retire. Please contact your Employee Benefits Specialist to determine the amount of Voluntary Life coverage you are eligible to elect.

Benefit Amount		Premium*
<b>Option 1</b>	\$5,000	\$5.80
<b>Option 2</b>	\$10,000	\$11.60
<b>Option 3</b>	\$15,000	\$17.40

\*The above premium includes a City administration fee of:  
 Option 1: \$0.10; Option 2: \$0.20; or Option 3: \$0.30



### **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. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 million employees nationwide.\* Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, Contact your human resources department or visit us at [www.standard.com](http://www.standard.com).

\* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,  
GP899-LIFE, GP190-LIFE/A997/S399