



Standard Insurance Company

Life Benefit Highlights for the Members of

CASE

Representing the State's Legal Professionals

Life Insurance and 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.

Employee Paid	All Active Full-Time Employees and Retirees
Benefit:	Increments of \$10,000 (You can also elect matching AD&D benefits for yourself) Please note, you can only elect AD&D if you elect Life Insurance.
Maximum Benefit:	\$500,000
Minimum Benefit:	\$10,000
Guaranteed Issue Limit:	The lesser of 3x Annual Earnings or \$200,000
Premium Waiver Provision:	Premium Waiver available to Age 65, if disabled prior to age 60
Reduction Schedule:	Reduces by 35% at age 65; by 50% at age 70; & by 35% at age 75
Suicide Exclusion:	24 months
Portability Option:	Allows you to Port up to \$300,000 in coverage. You must request Portability within 31 days of the date your insurance ends. No evidence of good health will be required.
Accelerated Benefit Option:	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

Spouse/Domestic Partner & Child Life Benefit Highlights for the Employees of

CASE

Representing the State's Legal Professionals

Spouse/Domestic Partner & Child Life Insurance

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

Employee Paid

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

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