



Group Life Insurance For Retirees

Group Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. This document provides you with information about the life insurance coverage you may select through your employer. This document is written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please check with DHR-Benefits Division.

The cost of this insurance is shared by you and Fairfax County Government. The amount of your employer contribution level for the Basic Life insurance varies depending on whether you elect Optional Life insurance.

Eligibility

Definition of a Member

You are a member if you are an eligible retiree of Fairfax County Government. You are not a member if you are a full-time member of the armed forces.

To be insured as a retiree, you must apply for Life insurance prior to your retirement date. Your Life insurance as a retiree will be effective on your retirement date. If you do not apply prior to your retirement, you may not become insured for Life insurance as a retiree. If your Life insurance ends for any reason while you are a retiree, you may not become insured again.

Enrollment materials needed to elect this coverage will be provided to you prior to your retirement date.

Class 2: Members who retired prior to January 1, 2013

Class 3: Members who retire on or after January 1, 2013

Benefits

Your Basic Life coverage amount is determined as follows:

Class 2: Equals the amount of your basic life insurance in effect under the prior plan on December 31, 2012, subject to any age reductions under the prior plan.

Class 3 Members who retire prior to age 65:

- On the first day of the calendar month immediately following your retirement, your Basic Life insurance will reduce to 65 percent of the amount in effect on the date of your retirement.
- Your Basic Life insurance will further reduce on the first day of the calendar month following the date you reach age 70, to 30 percent of the amount in effect on the date of your retirement. The minimum amount of Basic Life insurance is \$12,500.

Class 3 Members who retire at age 65 or older:

- For a member whose Basic Life insurance already reduced while an active member: Your Basic Life insurance will reduce on the first day of the calendar month following the date you reach age 70 (or the date of your retirement if later than age 70), to 30 percent of your original amount of coverage prior to any reductions. The minimum amount of Basic Life insurance is \$12,500.

Your Optional Life coverage amount is determined as follows:

Class 2: Equals the amount of your optional life insurance in effect under the prior plan on December 31, 2012, subject to any age reductions under the prior plan.

Class 3 Members who retire prior to age 65:

- On the first day of the calendar month immediately following your retirement, your Optional Life insurance will reduce to 65 percent of the amount in effect on the date of your retirement.
- Your Optional Life insurance will further reduce on the first day of the calendar month following the date you reach age 70, to 30 percent of the amount in effect on the date of your retirement. The minimum amount of Optional Life insurance is \$12,500.

Class 3 Members who retire at age 65 or older:

- For a member whose Optional Life insurance already reduced while an active member: Your Optional Life insurance will reduce on the first day of the calendar month following the date you reach age 70 (or the date of your retirement if later than age 70), to 30 percent of your original amount of coverage prior to any reductions. The minimum amount of Optional Life insurance is \$12,500.

Dependents Coverage Amounts

You may elect one of the following options of Dependents Life insurance for your Dependents:

Option 1: Spouse: \$10,000; Child: \$5,000

Option 2: Spouse: \$15,000; Child: \$7,500

Travel Assistance

The Standard includes a travel assistance program that provides a full range of 24-hour medical, legal and travel assistance services to you and your dependents when you travel more than 100 miles from home or in a foreign country for trips of up to 180 days.

Other Optional Life Features and Services

Accelerated Benefit

Repatriation Benefit

Right to Convert
Provision

Standard Secure Access
account payment option

When Coverage Ends

Optional Life coverage ends automatically on the earliest of the following:

- The last day of the last period for which you make a premium contribution
- The date the group policy terminates

Suicide Exclusion

This plan includes 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.

Retiree Rates

If you elect Basic Life Insurance only, you must pay premium for half the coverage amount based on the Age Band Rates below. For Example: For total Basic Coverage of \$60,000, at age 72, you will pay for \$30,000 at \$0.47 per \$1,000 per month or \$14.10.

If you elect Basic and Optional Life insurance, your monthly premium rate for Optional Life insurance is indicated in the table below. Your Employer pays the premium for Basic Life Insurance.

Employee's Age	Monthly Rate (Per \$1000 of Coverage)
<30	\$0.07
30-34	\$0.15
35-39	\$0.15
40-44	\$0.15
45-49	\$0.15
50-54	\$0.29
55-59	\$0.29
60-69	\$0.47
70-79	\$0.47
80-84	\$4.02
85-89	\$6.81
90-94	\$19.99
95+	\$38.73

To calculate your premium:

1. Amount Elected: Write this amount on the Optional Life Requested Amount line on your Enrollment and Change Form.

Line 1: _____

2. Line 1 divided by \$1,000 = Line 2.

Line 2: _____

3. Select your rate from the rate table and enter on Line 3.

Line 3: _____

4. Line 2 multiplied by Line 3 = Your monthly cost.

Line 4: _____

Dependent Rates

If your dependents are insured for Dependents Life insurance, your monthly premium rate for this coverage is shown below.

- Option 1: \$2.64 monthly per Member electing Dependents Life insurance
- Option 2: \$5.30 monthly per Member electing Dependents Life insurance

Group Insurance Certificate

This information is only a brief description of the group Life Insurance and Dependents Life insurance policy sponsored by Fairfax County Government. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the reductions in benefits, exclusions and when The Standard and Fairfax County Government may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For a more complete details of coverage, contact DHR-Benefits Division.