



Standard Insurance Company
Optional (Additional) Life Coverage Highlights
Retired Employees
Fairfax County Government

Optional (Additional) 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 Fairfax County Government.

Eligibility Requirements

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|------------------|---|
| Member | <ul style="list-style-type: none">• You are a member if you are an employee who is retired under Fairfax County Government's retirement program<ul style="list-style-type: none">➢ Class 2: Members who retired prior to January 1, 2013➢ Class 3: Members who retire on or after January 1, 2013• To be insured as a retiree, you must have Life insurance prior to your retirement date• Class 3 Members who elected \$12,500 of Basic Life insurance are not eligible for Additional Life insurance• Your retiree Life insurance will become effective on your retirement date. If you do not apply prior to your retirement, you may not become insured for Life insurance• If your Life insurance ends for any reason while you are a retiree, you may not become insured again• Full-time members of the armed forces are not eligible. |
| Dependent | <ul style="list-style-type: none">• You must elect Basic Life insurance for yourself in order to elect Dependents Life insurance• Spouse means a person to whom you are legally married• Child means your child from live birth to age 26• Your spouse or children must not be full-time member(s) of the armed forces |
| Premium | <ul style="list-style-type: none">• If you are not insured for Optional Life insurance, you pay 50 percent of the premium for Basic Life insurance• If you are insured for Optional Life insurance, you pay 100 percent of the premium for Optional Life insurance; Fairfax County Government pays 100 percent of the premium for Basic Life insurance |

Basic Life Coverage Amount

You may elect coverage under Basic Life insurance **or** elect Basic Life and Optional Life insurance. The amount of premium you pay is determined by the coverage you select.

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

Class 3: Members who retire prior to age 65:

- On the first day of the calendar month immediately following your retirement, your Life insurance will reduce to 65 percent of the amount in effect on the date of your retirement, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.
- Your 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, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The minimum amount of Life insurance is \$12,500.
- As an alternative upon retirement, you may elect \$12,500 of Basic Life insurance. If you elect \$12,500, you may not increase later.

Continued on next page.

Basic Life Coverage Amount, Continued**Members who retire at age 65 or older:**

- **For a member whose Life insurance already reduced while an active member:**
Your 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, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The minimum amount of Life insurance is \$12,500.
- As an alternative upon retirement, you may elect \$12,500 of Basic Life insurance. If you elect \$12,500 you may not increase later.

Optional Life Coverage Amount

You may elect coverage under Basic Life insurance **or** elect Basic Life and Optional Life insurance. The amount of premium you pay is determined by the coverage you select.

Class 2: Equals the amount of your Optional Life insurance determined from the schedule in effect under the prior plan on December 31, 2012, subject to any applicable reductions under the prior plan because of age.

Class 3: Members who retire prior to age 65

- If you elected \$12,500 of Basic Life insurance, you are not eligible for Optional Life insurance.
- Otherwise, 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, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000.
- 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, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The minimum amount of Optional Life insurance is \$12,500.

Members who retire at age 65 or older

- If you elected \$12,500 of Basic Life Insurance, you are not eligible for Optional Life Insurance.
- Otherwise, 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, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The minimum amount of Optional Life insurance is \$12,500.

Class 2 and Class 3:**Members who are age 80 or over:**

Upon attaining age 80, a retired member who has continued coverage will have the following options:

- If the amount of Basic Life insurance is \$12,500 or less, the member may keep the full amount of Life insurance, and the Policyholder will pay the entire cost of insurance.
- If the amount of Basic Life insurance is greater than \$12,500, the member may keep the full amount of Basic and Optional Life insurance or reduce it to any lower Optional Life coverage option. The Policyholder will pay the cost of Basic Life insurance; The Member must pay the cost of Optional Life insurance.

Note:

- A member may not be insured as both an active member and a retired member.
- The minimum amount of Basic Life insurance and Optional Life insurance for a retired member, regardless of age, will not apply to a member for whom an accelerated benefit has been paid

Dependents Life Coverage Amount

You may continue Dependents Life coverage for your spouse and eligible child(ren). The amount of premium you pay is determined by the plan option you selected.

Dependents	Option 1	Spouse \$10,000 / Child \$5,000
	Option 2	Spouse \$15,000 / Child \$10,000
	Option 3	Spouse \$25,000 / Child \$15,000

Note:

- The coverage amount for your spouse cannot exceed 100 percent of your combined Basic and Optional Life coverage.
- The coverage amount for your child(ren) cannot exceed 100 percent of your combined Basic and Optional Life coverage.

Re-employed Retirees

If a retired member is re-employed with the policyholder, the member may choose to be insured as an active member or retired member, but not both, during the first 30 days after becoming an active member.

If the re-employed retired member chooses to have Life insurance as an active member and then once again terminates employment with the policyholder, the retired member may again choose between options, shown under Basic and Optional coverage above. However, the coverage amount must be selected based on the coverage amount in effect as an active member just prior to the original date of retirement, including any applicable age or retirement reductions.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Optional Life insurance you may need to protect your loved ones, The Standard has created a Life Insurance Needs Calculator found at: standard.com/lifeneeds.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements, serve an eligibility waiting period (if applicable), and agree to pay premium.

Please contact your human resources representative 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 human resources representative for additional information about the features and benefits below.

Conversion

If your insurance ends or reduces, you may be eligible to convert your Optional Life insurance to an individual life insurance policy without submitting proof of good health.

Travel Assistance¹

This service provides you and your dependents 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.

¹ 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 www.standard.com/individual/insurance/group-services/travel-assistance

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 last day of the calendar month in which you cease to meet the eligibility requirements (coverage may continue for limited periods under certain circumstances)
- The date the group policy, or the policyholder's coverage under the group policy, terminates

In addition to the above requirements, your Dependents Life coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when insurance ends, contact your human resources representative.

Group Insurance Certificate

If coverage becomes effective, and you become insured, a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events will be made available on FairfaxNet. 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 Basic Life insurance only:

You pay premiums for this coverage.

You pay premium for half of the coverage amount based on the age band rates listed in the table below.

If you elect Basic Life and Optional Life insurance:

Your Employer pays the premium for Basic Life coverage.

You pay premiums for Optional Life coverage. Your monthly rate for Optional Life is indicated in the table below.

Retiree's Age	Rate (Per \$1,000 of Total Coverage)
<30	\$0.08
30-49	\$0.21
50-59	\$0.41
60-79	\$0.85
80-84	\$5.65
85-89	\$9.57
90-94	\$28.08
95+	\$54.41

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 you elect Dependents Life insurance, your monthly rate for this coverage is indicated in the table below. You pay premiums for this coverage.

Plan	Benefit Amount	Monthly Rate Per Member, Regardless of the number of dependents covered
Option 1	Spouse \$10,000 / Child \$5,000	\$2.41
Option 2	Spouse \$15,000 / Child \$10,000	\$4.82
Option 3	Spouse \$25,000 / Child \$15,000	\$9.67



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**.

* 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