



Welcome to your  
employee benefits.

City of Billings

Standard Insurance Company





# Act Now to Help Protect What Matters Most



The life you're building for yourself and your family is precious. Every financial decision, every first step, every milestone — these are the things that matter. Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Enrolling in coverage now is a small thing you can do to help make sure you and your loved ones keep moving forward.

In this guide, you'll find details about your group insurance options from Standard Insurance Company (The Standard) and the forms you need to start the application process.

## Protection for Your Loved Ones

**Life insurance** helps provide support and stability to your family if something were to happen to you or your spouse or children. It can help your family financially through a difficult time and provide support into the future.

**Accidental Death and Dismemberment (AD&D) insurance** helps protect against a sudden financial loss brought on by an accidental death. It can also help pay for the high cost of living associated with surviving an accident that results in a severe physical loss.



## Protection for Your Paycheck

Your most valuable asset is your ability to earn an income. Disability insurance provides partial income replacement if you can't work because of a qualifying disability caused by an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work, like your mortgage or rent — expenses medical insurance won't cover.

**Long Term Disability insurance** pays a monthly benefit if you experience a disability that lasts for several months or even years.

## Your Employer-Paid Benefits

- Basic Life and AD&D insurance

## Benefits You Can Apply for Now:

- Additional Life insurance
- Spouse Life insurance
- Long Term Disability insurance

## Ready to Apply? You'll Find the Form(s) Right Here

Once you've reviewed your options, the next step is to apply using the form(s) included at the end of this guide. Don't forget to turn in your forms before your enrollment period ends.



# Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic 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. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by City of Billings.

## Eligibility

<b>Definition of a Member</b>	You are a member if you are an active employee of City of Billings and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Class Definition</b>	Class 1 - Active Non Bargaining Members Class 2 - Active Bargaining Members Class 4 - City Administrators Class 5 - Directors, City Attorneys, Assistant City Administrators, Chief of Police and Fire Chief
<b>Eligibility Waiting Period</b>	You are eligible on the first of the month that follows one consecutive month as a member.

## Benefits

<b>Basic Life Coverage Amount</b>	Class 1 - Your Basic Life coverage amount is \$25,000. Class 2 - Your Basic Life coverage amount is \$10,000. Class 4 - Your Basic Life coverage amount is \$300,000. Class 5 - Your Basic Life coverage amount is \$100,000.
<b>Basic AD&amp;D Coverage Amount</b>	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
<b>Life Age Reductions</b>	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75.

## Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by City of Billings. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Billings 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 more complete details of coverage, contact your human resources representative.

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# Group Additional Life Insurance

Help protect your loved ones from financial hardship.

This coverage is designed to help provide financial support and stability to your family should you pass away. You can also cover your eligible spouse. Life insurance is an easy, responsible way to help protect your family from financial hardship during a difficult time — and into the future.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits if you become terminally ill or die

## >About This Coverage

If you take no action you'll be covered under Basic Life insurance provided you meet the eligibility requirements. Consider whether that would be enough to help your family meet daily expenses, maintain their standard of living, pay off debt and fund your children's education. If not, you may want to apply for additional coverage now.

<b>How Much Can I Apply For?</b>	For You:	\$10,000 – \$300,000 in increments of \$10,000
	For Your Spouse:	\$10,000 – \$300,000 in increments of \$10,000
<b>What is the Guarantee Issue Maximum?</b>	For You:	Up to \$100,000
Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions.	For Your Spouse:	Up to \$10,000

See the Important Details section for more information, including requirements, exclusions, limitations, age reductions and definitions.

## ≡ Additional Feature

### Accelerated Benefit

If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional Life benefit to a maximum of \$500,000.

## How Much Life Insurance Do You Need?

After a death in the family, there are many unexpected expenses. Your benefits could help your family pay for:

- Outstanding debt
- Burial expenses
- Medical bills
- Your children's education
- Daily expenses

To estimate your insurance needs, you'll need to consider your unique circumstances. Use our online calculator at [www.standard.com/life/needs](http://www.standard.com/life/needs).

## ⌚How Much Your Coverage Costs

Your Basic Life insurance is paid for by City of Billings. If you choose to purchase Additional Life coverage, you'll have access to competitive group rates, which may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and the benefit amount.

Employee Life and Spouse Life Monthly Premiums for **Tobacco Users**

Coverage Amount	Employee's Age as of last March 1 <b>OR</b> Spouse's Age as of last March 1										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$10,000	0.96	1.02	1.34	2.11	3.53	5.35	8.69	9.88	17.90	18.69	44.87
\$20,000	1.92	2.04	2.68	4.22	7.06	10.70	17.38	19.76	35.80	37.38	89.73
\$30,000	2.88	3.06	4.02	6.33	10.59	16.05	26.07	29.64	53.70	56.06	134.60
\$40,000	3.84	4.08	5.36	8.44	14.12	21.40	34.76	39.52	71.60	74.75	179.46
\$50,000	4.80	5.10	6.70	10.55	17.65	26.75	43.45	49.40	89.50	93.44	224.33
\$60,000	5.76	6.12	8.04	12.66	21.18	32.10	52.14	59.28	107.40	112.13	269.19
\$70,000	6.72	7.14	9.38	14.77	24.71	37.45	60.83	69.16	125.30	130.81	314.06
\$80,000	7.68	8.16	10.72	16.88	28.24	42.80	69.52	79.04	143.20	149.50	358.92
\$90,000	8.64	9.18	12.06	18.99	31.77	48.15	78.21	88.92	161.10	168.19	403.79
\$100,000	9.60	10.20	13.40	21.10	35.30	53.50	86.90	98.80	179.00	186.88	448.65
\$110,000	10.56	11.22	14.74	23.21	38.83	58.85	95.59	108.68	196.90	205.56	493.52
\$120,000	11.52	12.24	16.08	25.32	42.36	64.20	104.28	118.56	214.80	224.25	538.38
\$130,000	12.48	13.26	17.42	27.43	45.89	69.55	112.97	128.44	232.70	242.94	583.25
\$140,000	13.44	14.28	18.76	29.54	49.42	74.90	121.66	138.32	250.60	261.63	628.11
\$150,000	14.40	15.30	20.10	31.65	52.95	80.25	130.35	148.20	268.50	280.31	672.98
\$160,000	15.36	16.32	21.44	33.76	56.48	85.60	139.04	158.08	286.40	299.00	717.84
\$170,000	16.32	17.34	22.78	35.87	60.01	90.95	147.73	167.96	304.30	317.69	762.71
\$180,000	17.28	18.36	24.12	37.98	63.54	96.30	156.42	177.84	322.20	336.38	807.57
\$190,000	18.24	19.38	25.46	40.09	67.07	101.65	165.11	187.72	340.10	355.06	852.44
\$200,000	19.20	20.40	26.80	42.20	70.60	107.00	173.80	197.60	358.00	373.75	897.30
\$210,000	20.16	21.42	28.14	44.31	74.13	112.35	182.49	207.48	375.90	392.44	942.17
\$220,000	21.12	22.44	29.48	46.42	77.66	117.70	191.18	217.36	393.80	411.13	987.03
\$230,000	22.08	23.46	30.82	48.53	81.19	123.05	199.87	227.24	411.70	429.81	1,031.90
\$240,000	23.04	24.48	32.16	50.64	84.72	128.40	208.56	237.12	429.60	448.50	1,076.76
\$250,000	24.00	25.50	33.50	52.75	88.25	133.75	217.25	247.00	447.50	467.19	1,121.63
\$260,000	24.96	26.52	34.84	54.86	91.78	139.10	225.94	256.88	465.40	485.88	1,166.49
\$270,000	25.92	27.54	36.18	56.97	95.31	144.45	234.63	266.76	483.30	504.56	1,211.36
\$280,000	26.88	28.56	37.52	59.08	98.84	149.80	243.32	276.64	501.20	523.25	1,256.22
\$290,000	27.84	29.58	38.86	61.19	102.37	155.15	252.01	286.52	519.10	541.94	1,301.09
\$300,000	28.80	30.60	40.20	63.30	105.90	160.50	260.70	296.40	537.00	560.63	1,345.95

\* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

## Employee Life and Spouse Life Monthly Premiums for Non-Tobacco Users

Coverage Amount	Employee's Age as of last March 1 OR Spouse's Age as of last March 1										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74*	75+*
\$10,000	0.62	0.67	0.87	1.37	2.35	3.57	6.03	6.85	12.83	13.84	35.82
\$20,000	1.24	1.34	1.74	2.74	4.70	7.14	12.06	13.70	25.66	27.68	71.64
\$30,000	1.86	2.01	2.61	4.11	7.05	10.71	18.09	20.55	38.49	41.52	107.46
\$40,000	2.48	2.68	3.48	5.48	9.40	14.28	24.12	27.40	51.32	55.35	143.28
\$50,000	3.10	3.35	4.35	6.85	11.75	17.85	30.15	34.25	64.15	69.19	179.10
\$60,000	3.72	4.02	5.22	8.22	14.10	21.42	36.18	41.10	76.98	83.03	214.92
\$70,000	4.34	4.69	6.09	9.59	16.45	24.99	42.21	47.95	89.81	96.87	250.74
\$80,000	4.96	5.36	6.96	10.96	18.80	28.56	48.24	54.80	102.64	110.71	286.56
\$90,000	5.58	6.03	7.83	12.33	21.15	32.13	54.27	61.65	115.47	124.55	322.38
\$100,000	6.20	6.70	8.70	13.70	23.50	35.70	60.30	68.50	128.30	138.39	358.20
\$110,000	6.82	7.37	9.57	15.07	25.85	39.27	66.33	75.35	141.13	152.22	394.02
\$120,000	7.44	8.04	10.44	16.44	28.20	42.84	72.36	82.20	153.96	166.06	429.84
\$130,000	8.06	8.71	11.31	17.81	30.55	46.41	78.39	89.05	166.79	179.90	465.66
\$140,000	8.68	9.38	12.18	19.18	32.90	49.98	84.42	95.90	179.62	193.74	501.48
\$150,000	9.30	10.05	13.05	20.55	35.25	53.55	90.45	102.75	192.45	207.58	537.30
\$160,000	9.92	10.72	13.92	21.92	37.60	57.12	96.48	109.60	205.28	221.42	573.12
\$170,000	10.54	11.39	14.79	23.29	39.95	60.69	102.51	116.45	218.11	235.25	608.94
\$180,000	11.16	12.06	15.66	24.66	42.30	64.26	108.54	123.30	230.94	249.09	644.76
\$190,000	11.78	12.73	16.53	26.03	44.65	67.83	114.57	130.15	243.77	262.93	680.58
\$200,000	12.40	13.40	17.40	27.40	47.00	71.40	120.60	137.00	256.60	276.77	716.40
\$210,000	13.02	14.07	18.27	28.77	49.35	74.97	126.63	143.85	269.43	290.61	752.22
\$220,000	13.64	14.74	19.14	30.14	51.70	78.54	132.66	150.70	282.26	304.45	788.04
\$230,000	14.26	15.41	20.01	31.51	54.05	82.11	138.69	157.55	295.09	318.29	823.86
\$240,000	14.88	16.08	20.88	32.88	56.40	85.68	144.72	164.40	307.92	332.12	859.68
\$250,000	15.50	16.75	21.75	34.25	58.75	89.25	150.75	171.25	320.75	345.96	895.50
\$260,000	16.12	17.42	22.62	35.62	61.10	92.82	156.78	178.10	333.58	359.80	931.32
\$270,000	16.74	18.09	23.49	36.99	63.45	96.39	162.81	184.95	346.41	373.64	967.14
\$280,000	17.36	18.76	24.36	38.36	65.80	99.96	168.84	191.80	359.24	387.48	1,002.96
\$290,000	17.98	19.43	25.23	39.73	68.15	103.53	174.87	198.65	372.07	401.32	1,038.78
\$300,000	18.60	20.10	26.10	41.10	70.50	107.10	180.90	205.50	384.90	415.16	1,074.60

\* Coverage amounts for ages 70 and over reduce due to age reduction (see Life Insurance Age Reductions section).

# Important Details

Here's where you'll find the details about the plan.

## Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Basic Life insurance through The Standard to qualify for Additional Life insurance
- An active employee of City of Billings
- Regularly working at least 20 hours per week

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you buy Additional Life insurance for yourself, you may also buy additional coverage for your eligible spouse. This is called Dependents Life insurance. You can choose to cover your spouse, meaning a person to whom you are legally married.

- Your spouse must not be a full-time member of the armed forces.
- You cannot be insured as both an individual and a dependent.

## Medical Underwriting Approval

Required for:

- Coverage amounts higher than the guarantee issue maximum amount
- All late applications (applying 31 days after becoming eligible)
- Requests for coverage increases
- Reinstatements, if required
- Eligible but not insured under the prior life insurance plan

Visit <https://myeoi.standard.com/643501> to complete and submit a medical history statement online.

## Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections,
- Serve an eligibility waiting period\*,
- Receive medical underwriting approval (if applicable),
- Apply for coverage and agree to pay premium, and
- Be actively at work (able to perform all normal duties of your job) on the day before the insurance is scheduled to be effective.

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance, including any Dependents Life insurance, will not become effective until the day after you complete one full day of active work as an eligible employee.

You may have a different effective date for Life coverage below and above the guarantee issue amount.

Contact your human resources representative or plan administrator for further information about the applicable coverage effective date for your insurance, including any Dependents Life insurance.

\*Defined as first of the month that follows 30 consecutive days as a member

## Life Insurance Age Reductions

Under this plan, your coverage amount reduces to 65 percent at age 70 and to 50 percent at age 75. Your spouse's coverage amount reduces by your spouse's age as follows: to 65 percent at age 70 and to 50 percent at age 75. If you or your spouse are age 70 or over, ask your human resources representative or plan administrator for the amount of coverage available.

## Waiver of Premium

Your premiums may be waived if you:

- Become totally disabled while insured under this plan,
- Are under age 60, and
- Complete a waiting period of 180 days.

If these conditions are met, your Life insurance coverage may continue without cost until age 65, provided you give us satisfactory proof that you remain totally disabled.

## Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage from The Standard.

## Conversion

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

## **Exclusions**

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

## **When Your Insurance Ends**

Your insurance ends automatically when any of the following occur:

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

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 your insurance ends, contact your human resources representative or plan administrator.

## **Group Insurance Certificate**

If coverage becomes effective and you become insured, you may receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LIFE/S399, GP399-LIFE/TRUST, GP899-LIFE,  
GP190-LIFE/A997/S399, GP411-LIFE

[SI 12506-D-AL-MT-643501 \(12/22\)](#)

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# The Life Services Toolkit

## Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health Advocate<sup>SM</sup> to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

### Services to Help You Now

Visit the Life Services Toolkit website at [standard.com/mytoolkit](http://standard.com/mytoolkit) and enter user name "assurance" for information and tools to help you make important life decisions.

- Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,<sup>1</sup> you may access the services for beneficiaries outlined on the next page.



**continued on reverse**

The Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

<sup>1</sup> An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

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The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

## Services for Your Beneficiary

Life insurance beneficiaries<sup>2</sup> can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.

Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit [standard.com/mytoolkit](http://standard.com/mytoolkit) (user name: support) or call the assistance line at **800.378.5742**

2 The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.

# Travel Assistance

## Explore the World with Confidence

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.<sup>1</sup>

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).<sup>2</sup>

### Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

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1 Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

2 Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

3 Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. must be arranged by Assist America, Inc.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

### Contact Travel Assistance

**800.872.1414**

United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

Everywhere else

**+1.609.986.1234**

Text:

**+1.609.334.0807**

Email:

**medservices@assistamerica.com**

### Get the App

**Get the most out of Travel Assistance with the Assist America Mobile App.**

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



**Reference Number:**  
01-AA-STD-5201



# Group Long Term Disability Insurance

Protect your income when you're coping with a long-lasting disability.

This coverage is designed to replace a portion of your income when you're disabled for an extended period of time due to a qualifying disability and help you get back to work when you're ready. Long Term Disability insurance benefits can help you pay your bills and safeguard your savings when you're unable to work. Whether you're out for a few months or several years, this benefit can help you protect your income — and those who depend on it.



## This plan offers:

- Competitive group rates
- The convenience of payroll deduction
- Benefits for a qualifying disability that occurs on or off the job

## >About This Coverage

See the Important Details section for more information, including requirements, exclusions and definitions.

### What Your Benefit Provides

This is the amount per month you would receive if you were to suffer a qualifying disability. Eligible earnings are your monthly insured predisability earnings, as defined by the group policy. Your monthly benefit will be reduced by deductible income. Please see the Important Details section for a list of deductible income sources.

50% of your eligible earnings, up to a maximum benefit of **\$5,000** per month.

Plan minimum per month: **\$100**.

### Benefit Waiting Period

If you suffer a qualifying disability, your benefit waiting period is the length of time you must be continuously disabled before you can begin receiving your monthly benefit.

180 days

### How Long Your Benefits Last

This is the maximum length of time you could be eligible to receive disability benefits for a continuous disability.

Until age 65

Depending on your age at the time of disability, your benefits may be subject to a different schedule. Refer to the "Maximum Benefit Period" table in the Important Details section for specifics.

## ≡ Additional Features

Your coverage comes with some added features:

### Help with Returning to Work

This plan provides incentives to help you get back to work. For instance, you'll get help paying for some of the expenses associated with participating in an approved rehabilitation plan.

If a worksite modification would enable you to return to work, the coverage can help your employer make approved modifications.

### Survivors Benefit

If you die while receiving benefits, your survivor may be eligible to receive a one-time additional payment.

### Support When You Need It

You'll have access to an Employee Assistance Program, a valuable confidential counseling resource if you're experiencing personal or work-related issues. This service is provided through an arrangement with a service provider who is not affiliated with The Standard.

## ⌚How Much Your Coverage Costs

Because this insurance is offered through City of Billings, you'll have access to competitive group rates that may be more affordable than those available through individual insurance. You'll also have the convenience of having your premium deducted directly from your paycheck. How much your premium costs depends on a number of factors, such as your age and benefit amount.

**Use this formula to calculate your premium payment:**

\_\_\_\_\_  $\times$  \_\_\_\_\_  $\div 100 =$  \_\_\_\_\_

Enter your monthly earnings (cannot be more than \$10,000).

Enter your rate from the rate table.

This amount is an estimate of how much you'd pay each month.

Your Age (as of last January 1)	Rate %
<30	0.136
30–34	0.165
35–39	0.209
40–44	0.295
45–49	0.457
50–54	0.669
55–59	0.942
60–64	1.034
65–69	1.106
70–74	1.379
75+	1.978

**As you consider Long Term Disability insurance, evaluate what makes sense for you.**

Getting by without a paycheck isn't easy, especially for an extended period of time. Make sure you have enough financial protection to help you cover your housing costs, utilities and other bills.

To estimate your insurance needs, you'll need to consider your unique circumstances.

Use our online calculator at [www.standard.com/disability/needs](http://www.standard.com/disability/needs).

# Important Details

Here's where you'll find the nitty-gritty details about the plan.

## Eligibility Requirements

To be eligible for coverage, you must be:

- A regular employee of City of Billings
- Actively working at least 20 hours per week
- A citizen or resident of the United States or Canada

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

## Employee Coverage Effective Date

To become insured, you must:

- Meet the eligibility requirements listed above
- Serve an eligibility waiting period\*
- Apply for coverage and agree to pay premiums
- Be actively at work (able to perform all normal duties of your job) on the day before the scheduled effective date of insurance

If you are not actively at work on the day before the scheduled effective date of insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior long term disability insurance plan are also subject to medical underwriting approval. Please contact your human resources representative or plan administrator for more information regarding the requirements that must be satisfied for your insurance to become effective.

\*Defined as first of the month that follows 30 consecutive days as a member

## Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

## Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until you reach age 65. If you become disabled at age 62 or older, the benefit duration is determined by your age when disability begins:

Age	Maximum Benefit Period
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

## Exclusions

Subject to state variations, you are not covered for a disability caused or contributed to by any of the following:

- Your committing or attempting to commit an assault or felony, or your active participation in a violent disorder or riot
- An intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)
- The loss of your professional or occupational license or certification
- A preexisting condition or the medical or surgical treatment of a preexisting condition unless on the date you become disabled, you have been continuously insured under the group policy for the exclusion period and you have been actively at work for at least one full day after the end of the exclusion period

### Preexisting Condition Provision

A preexisting condition is a mental or physical condition whether or not diagnosed or misdiagnosed during the 90-day period just before your insurance becomes effective:

- For which you have consulted a physician or other licensed medical professional; received medical treatment, services or advice; undergone diagnostic procedures, including self-administered procedures; or taken prescribed drugs or medications
- Which, as a result of any medical examination, including routine examination, was discovered or suspected

Exclusion Period: 12 months

### Limitations

Long Term Disability benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty, as determined by The Standard
- Not participating in good faith in a plan, program or course of medical treatment or vocational training or education approved by The Standard, unless your disability prevents you from participating
- Confined for any reason in a penal or correctional institution
- Able to work and earn at least 20 percent of your indexed predisability earnings, but you elect not to work. During the first 24 months after the end of the benefit waiting period, the responsibility to work is limited to work in your own occupation; thereafter, the responsibility to work includes work in any occupation.

In addition, the length of time you can receive Long Term Disability payments will be limited if:

- You reside outside of the United States or Canada
- Your disability is caused or contributed to by mental disorders, substance abuse or the environment, chronic fatigue conditions, chronic pain conditions, carpal tunnel or repetitive motion syndrome or temporomandibular joint disorder or craniomandibular joint disorder

### When Your Benefits End

Your Long Term Disability benefits end automatically on the date any of the following occur:

- You are no longer disabled
- Your maximum benefit period ends
- Benefits become payable under any other disability insurance plan under which you become insured through employment during a period of temporary recovery

- You fail to provide proof of continued disability and entitlement to benefits
- You pass away

### Deductible Income

Your benefits will be reduced if you have deductible income, which is income you receive or are eligible to receive while receiving Long Term Disability benefits. Deductible income includes:

- Sick pay, annual or personal leave pay, severance pay or other forms of salary continuation (including donated amounts) paid
- Benefits under any workers' compensation law or similar law
- Amounts under unemployment compensation law
- Social Security disability or retirement benefits, including benefits for your spouse and children
- Amounts because of your disability from any other group insurance
- Any disability or retirement benefits you received or are eligible to receive from your employer's retirement plan.
- Benefits under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled, plus the earnings you could receive if you work as much as your disability allows
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while Long Term Disability benefits are payable
- Amounts due from or on behalf of a third party because of your disability, whether by judgment, settlement or other method
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

### When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date City of Billings ends participation in the group policy

**Group Insurance Certificate**

If coverage becomes effective and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage, including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information present in this summary does not modify the group policy, certificate or the insurance coverage in any way.

GP190-LTD/S399, GP399-LTD/TRUST, GP899-LTD,  
GP209-LTD, GP608-LTD, GP190-LTD/ASSOC/S399,  
GP190-LTD/TRUST/S399, GP491-LTD/TRUST/S399

[SI 12501-D-MT-643501 \(12/18\)](#)

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# A helping hand when you need it.

Rely on the support, guidance and resources of your Employee Assistance Program.

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,<sup>1</sup> which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

## Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)<sup>2</sup> and all household members can contact the program's master's-level counselors 24/7. Reach out through the mobile EAP app or by phone, online, live chat, and email. You can get referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three counseling sessions per issue. Sessions can be done in person, on the phone or through video.

### EAP services can help with:

-  Depression, grief, loss and emotional well-being
-  Family, marital and other relationship issues
-  Life improvement and goal-setting
-  Addictions such as alcohol and drug abuse
-  Stress or anxiety with work or family
-  Financial and legal concerns
-  Identity theft and fraud resolution
-  Online will preparation and other legal documents

## WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, daily living and care for your pet, child or elderly loved one.

## Online Resources

Visit [healthadvocate.com/standard3](http://healthadvocate.com/standard3) to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

<sup>1</sup> The EAP service is provided through an arrangement with Health Advocate<sup>SM</sup>, which is not affiliated with The Standard. Health Advocate<sup>SM</sup> is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives.

This service is only available while insured under The Standard's group policy.

<sup>2</sup> Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](http://standard.com)

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.



### Contact EAP

**888.293.6948**

(TTY Services: 711)

24 hours a day,  
seven days a week

[healthadvocate.com/standard3](http://healthadvocate.com/standard3)

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

With EAP, personal assistance is immediate, confidential and available when you need it.

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**To Be Completed By Human Resources (if applicable)**

Group Number	Division	Billing Category	Date of Employment
643501			

**To Be Completed By Applicant**

Apply for Coverage       Name Change      Former Name \_\_\_\_\_  
 Beneficiary Change **Complete Beneficiary Section**

Your Full Name	Social Security Number	Birth Date	
Address	City	State	ZIP
Phone Number	Job Title/Occupation	<input type="checkbox"/> <input type="checkbox"/>	
Employer Name <b>City of Billings</b>	Hours Worked Per Week		
Earnings \$ _____	Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year		
Have you used tobacco in any form in the last 12 months? You: <input type="checkbox"/> Yes <input type="checkbox"/> No			

**Coverage**

Check with your Human Resources Department about coverage options, minimum and maximums available to you and, if applicable, Evidence Of Insurability requirements.

**Life Insurance**

- Basic Life with AD&D (Employer Paid)  
 Additional Life (Employee Paid) requested amount \$ \_\_\_\_\_

**Long Term Disability Insurance**

- Long Term Disability (Employee Paid)

Your Full Name

**Beneficiary**

*This designation applies to your Life and Accidental Death and Dismemberment Insurance, if any, available through your Employer. Unless specified otherwise on a separate sheet of paper, this designation also will apply to your Supplemental Life and Accident Insurance, if any, available through your Employer, unless replaced by a separate and later designation. Designations are not valid unless signed, dated, and delivered in accordance with the terms of the Group Policy during your lifetime.*

Primary — Full Name	Address	DOB	Phone No.	SSN <i>if known</i>	Relationship	% of Benefit*
Contingent — Full Name	Address	DOB	Phone No.	SSN <i>if known</i>	Relationship	% of Benefit*

\*Total must equal 100%

**Signature**

I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to cover my contribution, if required, toward the cost of insurance. I understand that my deduction amount will change if my coverage or costs change. I represent that the statements contained herein are true and complete to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the Group Policy(ies). I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as a basis for rescission of my insurance and/or denial of payment of a claim. I agree to notify Standard Insurance Company (The Standard) of any change in my medical condition while my enrollment application is pending. I agree that if my application is approved by The Standard, the effective date of any coverage will be determined in accordance with the terms of the Group Policy(ies), including any applicable Active Work requirement and my coverage will be subject to all terms and conditions of the Group Policy(ies).

Signature of Applicant (Member/Employee)

Date

Your Full Name

### **Beneficiary Information**

- Your designation revokes all prior designations.
- Benefits are only payable to a contingent Beneficiary if you are not survived by one or more primary Beneficiary(ies).
- If you name two or more Beneficiaries in a class:
  1. Two or more surviving Beneficiaries will share equally, unless you provide for unequal shares.
  2. If you provide for unequal shares in a class, and two or more Beneficiaries in that class survive, we will pay each surviving Beneficiary his or her designated share. Unless you provide otherwise, we will then pay the share(s) otherwise due to any deceased Beneficiary(ies) to the surviving Beneficiaries pro rata based on the relationship that the designated percentage or fractional share of each surviving Beneficiary bears to the total shares of all surviving Beneficiaries.
  3. If only one Beneficiary in a class survives, we will pay the total death benefits to that Beneficiary.
- If a minor (a person not of legal age), or your estate, is the Beneficiary, it may be necessary to have a guardian or a legal representative appointed by the court before any death benefit can be paid. If the Beneficiary is a trust or trustee, the written trust must be identified in the Beneficiary designation. For example, "Dorothy Q. Smith, Trustee under the trust agreement dated \_\_\_\_\_."
- A power of attorney must grant specific authority, by the terms of the document or applicable law, to make or change a Beneficiary designation. If you have questions, consult your legal advisor.
- Dependents Insurance, if any, is payable to you, if living, or as provided under your Employer's coverage under the Group Policy.







## About 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. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at [www.standard.com](http://www.standard.com).

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204  
[www.standard.com](http://www.standard.com)

Enrollment Booklet  
SI 16891-D-MT-643501 (8/24)  
7661811-1206516