



CALIFORNIA ASSOCIATION OF
PROFESSIONAL SCIENTISTS

TheStandard®

Group Term Life, AD&D, and Dependents Insurance

California Association of Professional Scientists



STANDARD INSURANCE COMPANY

The California Association of Professional Scientists (CAPS) has contracted with Standard Insurance Company of Portland, Oregon to provide you with \$5,000 of Group Term Life Insurance and \$5,000 of Group Accidental Death and Dismemberment Insurance at no cost to you when you join CAPS.

Also, through your membership in CAPS, you have the opportunity to purchase additional amounts of term insurance at group premium rates. (That means that your premium rates are lower than individual insurance rates because you are part of a large group.) You pay for your additional insurance through the convenience of payroll deduction.

About The Standard

Founded in 1906 in Portland, Oregon, Standard Insurance Company now serves more than four and a half million people nationwide with life, disability and dental insurance and retirement plans. The company, which has over \$90 billion of life insurance in force, is a member of the StanCorp Financial Group, which trades on the NYSE under the SFG symbol.

This brochure will introduce you to the following insurance coverages:

- Basic Life, Accidental Death & Dismemberment (AD&D) – \$5,000
- Supplemental Life and Supplemental AD&D – \$30,000
- Supplemental Plus Life and Supplemental Plus AD&D – \$10,000 to \$490,000
- Dependents Life – \$5,000

Please examine the following plans available to you and your dependents.

About This Brochure

This brochure is written in non-technical language, and is not intended to act as a complete description of the coverage. The controlling provisions are in the group policies issued by The Standard. This booklet does not modify those documents or the insurance in any way. You will receive a certificate from CAPS which will provide a more detailed description of the coverages. General information, cost of coverage and applications can be secured by calling CAPS at (415) 956-1344. If you have questions regarding the status of your application, please call The Standard at (800) 843-7979

Basic Life and Accidental Death & Dismemberment (\$5,000)

Type of Insurance	Benefit	Cost to Member
Life Insurance	\$5,000	CAPS pays the entire cost of Basic Life and AD&D Insurance (Both types of insurance terminate at age 70.)
Accidental Death and Dismemberment Insurance	\$5,000	

Enrollment Procedure

You automatically receive this Basic Life and Accidental Death & Dismemberment insurance as a dues paying member of CAPS at no cost to you.

Effective Date

The BASIC insurance will take effect on the first of the month following the payroll deduction of your CAPS dues if you are actively at work on that date; otherwise, protection begins the day you return to work.

For accidental death while a fare paying passenger on a common carrier (such as a bus, plane, train, ship or taxi), the plan pays two times the amount of your Accidental Death & Dismemberment benefit (resulting in a benefit of triple your LIFE). Payment is included under this benefit for accidental loss of limbs or sight. Your certificate will fully explain this benefit and any exclusions that might apply.

Supplemental Life (\$30,000) and Supplemental Life AD&D

Premiums:

Benefit	Age as of the preceding July 1	Cost Per Month* (\$30,000 of benefit)
\$30,000 (reduces to \$15,000 at age 65, \$8,000 at age 70, and to \$4,000 at age 75)	Under 25	\$1.35
	25-29	\$1.47
	30-34	\$1.68
	35-39	\$2.10
	40-44	\$2.70
	45-49	\$4.05
	50-54	\$6.21
	55-59	\$11.61
	60-64	\$17.82
	65-69	\$17.15
	70-74	\$14.83
	75+	\$11.56

*The cost above is approximate, for the benefit amount or units shown.

Accidental Death & Dismemberment:

Benefit	Age	Cost Per Month
\$30,000 (reduces to \$15,000 at age 65, and terminates at age 70)	Under 65	\$1.14
	65-69	\$0.57

Enrollment Procedure

Complete the application for insurance and forward to The Standard. If you make application within 90 days after becoming an employee of the State of California, the issuance of SUPPLEMENTAL LIFE and AD&D is guaranteed.

If you do not make application within 90 days of becoming an employee of the State of California, you must complete the Medical History Statement section. Issuance of your coverage is then subject to approval by The Standard’s underwriting department.

Effective Date

The SUPPLEMENTAL insurance will become effective on the later of: the date you apply, or the date your Medical History Statement (if required) is approved by The Standard.

If you select SUPPLEMENTAL LIFE, you may also select matching amounts of Accidental Death and Dismemberment Insurance, which provide the following:

- **Accidental death –**

The AD&D plan will pay an additional amount equal to your SUPPLEMENTAL LIFE (your LIFE benefit is doubled).

- **Accidental death while a fare paying passenger on a common carrier (such as a bus, plane, train, ship or taxi) –**

The plan will pay two times the amount of your AD&D plus an amount equal to your SUPPLEMENTAL LIFE (your LIFE benefit is tripled).

Payment is included under this benefit for accidental loss of limbs or sight. Your certificate will fully explain this benefit and any exclusions that might apply. (This benefit does not apply to DEPENDENTS LIFE.)

If you do not desire this benefit, check the box **“Life Only”** on the application. You will pay only the Life premium.

Supplemental Plus Life and Supplemental Plus AD&D

Premiums:

Benefit	Age as of the preceding July 1	Per \$5,000 Unit Per Month*
\$10,000, \$25,000 or any additional multiple of \$15,000 up to \$490,000 (Age reductions: 65-69 to 50% 70-74 to 25% 75+ to 15%)	Under 25	\$0.225
	25-29	\$0.245
	30-34	\$0.280
	35-39	\$0.350
	40-44	\$0.450
	45-49	\$0.675
	50-54	\$1.035
	55-59	\$1.935
	60-64	\$2.970
	65-69	\$2.857
	70-74	\$2.317
	75+	\$2.166

*The cost above is approximate, for the benefit amount or units shown.

Accidental Death & Dismemberment:

Benefit	Per \$5,000 Unit Per Month
\$10,000, \$25,000 or any additional multiple of \$15,000 up to \$490,000 which matches up to age 65. This coverage terminates at age 65, but the Supplemental Plus Life does not.	\$0.19

Enrollment Procedure

In order to secure any of the units of \$15,000, you must complete the Medical History Statement section of the application. You may be required to take a medical exam by a paramedic at no cost to you. Forms and instructions will be forwarded upon receipt of your application.

Effective Date

The SUPPLEMENTAL PLUS insurance will become effective on the date your Medical History Statement is approved provided you are then actively at work; otherwise, the effective date of your insurance will be delayed until the first day after you complete one full day of active work. **(Note: if you wish to become insured under SUPPLEMENTAL PLUS LIFE, you must also be insured under SUPPLEMENTAL LIFE.)**

If you select SUPPLEMENTAL PLUS LIFE, you may also receive matching amounts (only up to age 65) of Accidental Death and Dismemberment Insurance, which provide the following:

- **Accidental death –**
The AD&D plan will pay an additional amount equal to your SUPPLEMENTAL LIFE and SUPPLEMENTAL PLUS LIFE (your LIFE benefit is doubled).
- **Accidental death while a fare paying passenger on a common carrier (such as a bus, plane, train, ship or taxi) –**
The plan will pay two times the amount of your AD&D plus an amount equal to your SUPPLEMENTAL LIFE and SUPPLEMENTAL PLUS LIFE (your LIFE benefit is tripled).

Payment is included under this benefit for accidental loss of limbs or sight. Your certificate will fully explain this benefit and any exclusions that might apply. (This benefit does not apply to DEPENDENTS LIFE.)

Dependents Life

Premiums:

Amount	Cost Per Month
Spouse/Domestic Partner – \$5,000	\$1.50
Each Child 6 months of age or older – \$5,000	Included in \$1.50
Each Child under 6 months of age – \$5,00	Included in \$1.50

Definition of a Dependent

Dependents are: your spouse or domestic partner; your unmarried children under age 21 (including step-children residing in your home); and your unmarried children under age 23 in full time attendance at an accredited educational institution. A child who qualifies as a handicapped child will continue to be considered a dependent while he or she chiefly relies upon you for support and is incapable of self-sustaining employment by reason of the handicap.

A Domestic Partner is a person recognized as your domestic partner under California State law.

Enrollment Procedure

Dependents Insurance is available only if you also purchase SUPPLEMENTAL LIFE.

No evidence of insurability is required to enroll for the benefit if your application is made when you apply for SUPPLEMENTAL LIFE. Simply check the application form for DEPENDENTS LIFE.

If you do not apply for this benefit within 31 days of your approval for SUPPLEMENTAL LIFE, you must complete the Medical History Statement section as it applies to members of your family. Issuance of this coverage is then subject to approval by The Standard's underwriting department.

Effective Date

The effective date will be the same date your SUPPLEMENTAL LIFE coverage becomes effective, or if your SUPPLEMENTAL LIFE is already in effect, the first day of the calendar month in which the required premium is deducted from member's pay.

Waiver of Premium

If you become disabled for four or more months, and while you are under age 60, you will not be required to pay for your life insurance or dependents life insurance and the premiums which you paid during the first four months of disability will be refunded to you. Your insurance and your dependents insurance will continue as long as you remain disabled, until you reach age 65. During that time, your disability will be subject to periodic review by The Standard. (You must apply for this waiver should you become disabled.)

Accelerated Benefit

You may have the opportunity to receive up to 75% of your BASIC LIFE, SUPPLEMENTAL LIFE and SUPPLEMENTAL PLUS LIFE during your lifetime. In order to qualify, the following conditions must be met:

1. You must qualify for Waiver of Premium, and
2. You must have terminal illness, with a life expectancy of less than 12 months.

You must have at least \$10,000 of life insurance in effect to be eligible. The maximum amount which may be accelerated is \$500,000. The minimum is \$5,000 or 10% of your life insurance, whichever is greater.

Conversion Privilege

If you end your membership with CAPS or you are no longer eligible for benefits because of your age, you can convert your life insurance into an individual policy without having to submit a Medical History Statement. You must apply for this conversion within 90 days. Your dependents have the same life insurance conversion privilege.

Limitations

If your death is caused or contributed to by suicide or any other intentionally self-inflicted injury, and occurs within the first two years of your SUPPLEMENTAL LIFE or SUPPLEMENTAL PLUS LIFE, your beneficiary will be paid not more than the amount of premium you paid for your insurance. This limitation also applies to any increase in the amount of your SUPPLEMENTAL or SUPPLEMENTAL PLUS LIFE.

The following limitations will apply to your Accidental Death and Dismemberment Insurance:

- The death or loss must be caused solely or directly by an accident.
- The loss of limb or sight must occur within 365 days after the accident.
- The accident, death or loss cannot be caused or contributed to by:
 - Insurrection, war or act of war.
 - Suicide or any other intentionally self-inflicted injury.
 - Committing or attempting to commit an assault or felony or your active participation in a violent disorder or riot.
 - The voluntary use or consumption of any poison, chemical compound or drug (unless directed by a physician).
 - Any sickness or pregnancy existing at the time of the accident.
 - Heart attack or stroke.
 - Medical or surgical treatment for any of the above.

When Insurance Ends

Your insurance ends when:

- You no longer qualify as a member.
- You become a full time member of the armed forces of any country.
- The group policy terminates.
- You no longer qualify for insurance because of your age (see chart).
- You cease to make the required premium contribution for SUPPLEMENTAL insurance and SUPPLEMENTAL PLUS insurance.

Your dependents insurance ends when:

- The dependent no longer meets the definition of a dependent.
- The dependent becomes a full time member of the armed forces of any country.
- You cease to make the required premium contributions.
- Your coverage under SUPPLEMENTAL LIFE ends.

Transfer Procedures

You will not be required to submit EVIDENCE OF INSURABILITY to become insured under the GROUP POLICY if you transfer your coverage from another state bargaining unit to CAPS, provided that:

1. The amount of your INSURANCE under CAPS' GROUP POLICY does not exceed the amount of your insurance in effect on the date preceding transfer.
2. You have submitted a recent payroll warrant slip showing the premium deductions for your insurance under the previous bargaining unit.
3. You have submitted a Notice of Personnel Action Report of Appointment which shows proof of the change of your bargaining unit.
4. All required transfer information has been received within 90 days following your transfer.



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