



PROOF

Your Employee Benefits Guide

Enroll Now To Help Secure Your Financial Future

Town of Davie

Standard Insurance Company



Welcome To Your Employee Benefits Guide

Protect What Matters Most

Building a financial safety net is important. It can also be easy if you take advantage of the benefits your employer offers. Take a few minutes now to explore your options and help protect your future and your loved ones. By enrolling in valuable insurance coverage from Standard Insurance Company – at affordable group rates – you can close key gaps in your financial safety net.

You Can Count On The Standard

The Town of Davie trusts The Standard, and you can too. Founded in 1906, The Standard has been keeping promises for more than 100 years. We specialize in employee benefits and offer plans designed to help give you peace of mind. Doing the right thing for our customers is in our DNA. Whether you have a question or need to file a claim, we're easy to reach and ready to help – online or on the phone.

Act Now To Protect Yourself And Those You Love

As you explore your benefit options, think about what – and who – is important to you, now and in the future. You may also want to plan ahead to take care of financial responsibilities. Read on to learn more reasons to enroll. Then refer to the Benefits at a Glance and/or Coverage Highlights included in this guide for the details of each plan.

Life Insurance – Plan Ahead For Peace Of Mind

It's not easy to think about, but what would happen to your loved ones if something happened to you? Or, how would you cope if a family member died? An unexpected death could leave your family with significant extra expenses, including final medical and funeral costs, on top of ongoing bills and possible loss of income.

How much life insurance is enough? Refer to the Benefits at a Glance and/or Coverage Highlights to learn more about the Life insurance coverage available through your employer. To help determine your needs, use our simple Life Insurance Calculator, available at <http://www.standard.com/calculators/life.html>.

Ready To Enroll? You'll Find The Form(s) Right Here

Now that you've reviewed your options and seen how important your benefits can be, the next step is to enroll using the form(s) included at the end of this guide. If you have any questions, just ask your employee benefits manager. Remember, you have a limited time to enroll, so start securing your financial future today.

Your Employer-Paid Benefits

- Basic Life with Accidental Death & Dismemberment (AD&D)

Valuable Benefits You Can Enroll In Now

You may choose to enroll in any or all of the following plans at affordable group rates, with easy payroll deductions:

- Additional Life
- Dependents Life



Benefits at a Glance for the Town of Davie

Group Policy # 751246
Effective Date January 1, 2014

Group Basic Life and Accidental Death and Dismemberment Insurance

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 the Town of Davie.

Eligibility

Definition of a Member

You are a member if you are an active employee or Elected Official of the Town of Davie and regularly working at least 36 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.

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the month that follows or coincides with 30 days of membership.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$50,000.

Basic AD&D Coverage Amount

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.

Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Other Basic Life Features and Services

- Accelerated Benefit
- 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
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by the Town of Davie. 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 the Town of Davie 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.



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 the Town of Davie.

Eligibility Requirements

- Policy**
 - A minimum number of eligible employees must apply and qualify for the proposed plan before Additional Life coverage can become effective
- Employee**
 - You must be insured for Basic Life through The Standard
 - You must be an active employee or Elected Official of the Town of Davie working at least 36 hours each week
 - Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
 - You cannot be insured as both an employee and a dependent
- Dependent**
 - You must elect Additional Life insurance for yourself in order to elect Dependents Life insurance
 - Spouse means a person to whom you are legally married
 - Child means your unmarried child from live birth through age 20 (through age 24 if a registered student in full-time attendance at an accredited educational institution)
 - Your child cannot be insured by more than one employee
 - Your spouse or children must not be full-time member(s) of the armed forces
- Premium**
 - You pay 100 percent of the premium for this coverage through easy payroll deduction

Coverage Amount Guidelines

Within the coverage amount guidelines shown below, you select the amount of Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$100,000	\$400,000

Spouse	\$10,000
Child	\$10,000

Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: http://www.standard.com/mybenefits/mhs_ho.html.
- 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 life insurance plan are also subject to medical underwriting approval.
- The coverage amount for your spouse cannot exceed 100 percent of your Additional Life coverage.
- The coverage amount for your child(ren) cannot exceed 100 percent of your Additional Life coverage.

Coverage Amount Needed

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

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), agree to pay premium, and 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 including Dependents Life insurance, your insurance will not become effective until the day after you complete one full day of active work as an eligible employee.

Please contact your human resources representative for more information regarding these requirements that must be satisfied for your insurance to become effective.

Life Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Your spouse's coverage amount reduces by your age as follows: by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

If you, or your spouse, are age 65 or over, ask your human resources representative for the amount of coverage available.

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.

Waiver of Premium	If you become totally disabled while insured under this plan and under age 60, and complete a waiting period of 180 days, your Basic and Additional Life insurance may continue without premium payment until age 65 provided you give us satisfactory proof that you remain totally disabled.
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.
Portability	If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage.
Conversion	If your insurance ends or reduces, you may be eligible to convert your life insurance to an individual life insurance policy without submitting proof of good health.

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 date your employment terminates
- The date you cease to meet the eligibility requirements (coverage 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 insurance ends, contact your human resources representative.

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. Neither the information presented in this summary nor the certificate modifies the group policy or the insurance coverage in any way.

Employee Life Semi-Monthly Premiums

Coverage Amount	Employee's Age as of 01/01/2014										
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*	75+*
\$10,000	0.55	0.60	0.65	0.90	1.40	2.10	3.15	4.80	5.46	6.78	4.74
\$20,000	1.10	1.20	1.30	1.80	2.80	4.20	6.30	9.60	10.92	13.55	9.49
\$30,000	1.65	1.80	1.95	2.70	4.20	6.30	9.45	14.40	16.38	20.33	14.23
\$40,000	2.20	2.40	2.60	3.60	5.60	8.40	12.60	19.20	21.84	27.10	18.97
\$50,000	2.75	3.00	3.25	4.50	7.00	10.50	15.75	24.00	27.30	33.88	23.71
\$60,000	3.30	3.60	3.90	5.40	8.40	12.60	18.90	28.80	32.76	40.65	28.46
\$70,000	3.85	4.20	4.55	6.30	9.80	14.70	22.05	33.60	38.22	47.43	33.20
\$80,000	4.40	4.80	5.20	7.20	11.20	16.80	25.20	38.40	43.68	54.20	37.94
\$90,000	4.95	5.40	5.85	8.10	12.60	18.90	28.35	43.20	49.14	60.98	42.68
\$100,000	5.50	6.00	6.50	9.00	14.00	21.00	31.50	48.00	54.60	67.75	47.43
\$110,000	6.05	6.60	7.15	9.90	15.40	23.10	34.65	52.80	60.06	74.53	52.17
\$120,000	6.60	7.20	7.80	10.80	16.80	25.20	37.80	57.60	65.52	81.30	56.91
\$130,000	7.15	7.80	8.45	11.70	18.20	27.30	40.95	62.40	70.98	88.08	61.65
\$140,000	7.70	8.40	9.10	12.60	19.60	29.40	44.10	67.20	76.44	94.85	66.40
\$150,000	8.25	9.00	9.75	13.50	21.00	31.50	47.25	72.00	81.90	101.63	71.14
\$160,000	8.80	9.60	10.40	14.40	22.40	33.60	50.40	76.80	87.36	108.40	75.88
\$170,000	9.35	10.20	11.05	15.30	23.80	35.70	53.55	81.60	92.82	115.18	80.62
\$180,000	9.90	10.80	11.70	16.20	25.20	37.80	56.70	86.40	98.28	121.95	85.37
\$190,000	10.45	11.40	12.35	17.10	26.60	39.90	59.85	91.20	103.74	128.73	90.11
\$200,000	11.00	12.00	13.00	18.00	28.00	42.00	63.00	96.00	109.20	135.50	94.85
\$210,000	11.55	12.60	13.65	18.90	29.40	44.10	66.15	100.80	114.66	142.28	99.59
\$220,000	12.10	13.20	14.30	19.80	30.80	46.20	69.30	105.60	120.12	149.05	104.34
\$230,000	12.65	13.80	14.95	20.70	32.20	48.30	72.45	110.40	125.58	155.83	109.08
\$240,000	13.20	14.40	15.60	21.60	33.60	50.40	75.60	115.20	131.04	162.60	113.82
\$250,000	13.75	15.00	16.25	22.50	35.00	52.50	78.75	120.00	136.50	169.38	118.56
\$260,000	14.30	15.60	16.90	23.40	36.40	54.60	81.90	124.80	141.96	176.15	123.31
\$270,000	14.85	16.20	17.55	24.30	37.80	56.70	85.05	129.60	147.42	182.93	128.05
\$280,000	15.40	16.80	18.20	25.20	39.20	58.80	88.20	134.40	152.88	189.70	132.79
\$290,000	15.95	17.40	18.85	26.10	40.60	60.90	91.35	139.20	158.34	196.48	137.53
\$300,000	16.50	18.00	19.50	27.00	42.00	63.00	94.50	144.00	163.80	203.25	142.28
\$310,000	17.05	18.60	20.15	27.90	43.40	65.10	97.65	148.80	169.26	210.03	147.02
\$320,000	17.60	19.20	20.80	28.80	44.80	67.20	100.80	153.60	174.72	216.80	151.76
\$330,000	18.15	19.80	21.45	29.70	46.20	69.30	103.95	158.40	180.18	223.58	156.50
\$340,000	18.70	20.40	22.10	30.60	47.60	71.40	107.10	163.20	185.64	230.35	161.25
\$350,000	19.25	21.00	22.75	31.50	49.00	73.50	110.25	168.00	191.10	237.13	165.99
\$360,000	19.80	21.60	23.40	32.40	50.40	75.60	113.40	172.80	196.56	243.90	170.73
\$370,000	20.35	22.20	24.05	33.30	51.80	77.70	116.55	177.60	202.02	250.68	175.47
\$380,000	20.90	22.80	24.70	34.20	53.20	79.80	119.70	182.40	207.48	257.45	180.22
\$390,000	21.45	23.40	25.35	35.10	54.60	81.90	122.85	187.20	212.94	264.23	184.96
\$400,000	22.00	24.00	26.00	36.00	56.00	84.00	126.00	192.00	218.40	271.00	189.70

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Life Semi-Monthly Premiums

Coverage Amount	Employee's Age as of 01/01/2014			
	< 30	65-69*	70-74*	75+*
\$10,000	1.27	0.83	0.64	0.44

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Life Semi-Monthly Premium

Coverage Amount	Premium
\$10,000	1.00

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

To Be Completed By Human Resources

Group Number 751246	Division	Billing Category	Date of Employment
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To Be Completed By Applicant Apply for Coverage Beneficiary Change *Complete Beneficiary Section below.* Name Change
 Add or Delete Dependent Date of add/delete _____

Your Name (Last, First, Middle)	Your Social Security Number	Birth Date	<input type="checkbox"/> Male <input type="checkbox"/> Female	
Your Address		City	State	ZIP
Former Name (Last, First, Middle) <i>Complete only if name change</i>			Phone Number	
Employer Name Town of Davie			Job Title/Occupation	
Hours Worked Per Week	Earnings \$ _____ Per: <input type="checkbox"/> Hour <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year			

Coverage *Check with your Human Resources Department about coverage options available to you and Evidence Of Insurability requirements.*

Life Insurance

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

Dependents Life Insurance

- Spouse Life \$10,000
- Child(ren) Life \$10,000

Beneficiary *This designation applies to Life/Life with AD&D Insurance available through your Employer, if any. Designations are not valid unless signed, dated, and delivered to the Employer during your lifetime. See page 2 for further information.*

Primary - Full Name	Address	Soc. Sec. No.	Relationship	% of Benefit
Contingent - Full Name	Address	Soc. Sec. No.	Relationship	% of Benefit

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.

Member/Employee Signature Required _____ Date (Mo/Day/Yr) _____

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 any 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.



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.