The Standard Life Insurance Company of New York
Albany County
Group Policy #447262

Group Life and AD&D Insurance

Help protect your loved ones from financial hardship.

Life insurance coverage is designed to help provide financial support and stability to your family should you pass away. Accidental Death & Dismemberment (AD&D) insurance provides an extra layer of protection if you die or become dismembered in an accident. You can also cover your eligible spouse and child(ren).

This plan offers:

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

About This Coverage

Life Insurance		
How Much Can I Apply For? The coverage amount for your spouse cannot exceed 100 percent of your Life coverage.	For You:	**$10,000** – **$500,000** in increments of **$10,000**
	For Your Spouse:	**$5,000** – **$500,000** in increments of **$5,000**
	For Your Child(ren):	**$2,000** – **$10,000** in increments of **$2,000**
What is the Guarantee Issue Maximum? Depending on your eligibility, this is the maximum amount of coverage you may apply for during initial enrollment without answering health questions. To apply for an amount over the guarantee issue, visit **www.standard.com/mybenefits/mhs_ny.html** to complete and submit a medical history statement online.	For You:	Up to **$150,000**
	For Your Spouse:	Up to **$20,000**

AD&D Insurance

The benefit is paid if you or your dependents are seriously injured or pass away as a result of a covered accident.

What Does My AD&D Benefit Provide?

Note: You cannot buy more coverage for your spouse or child(ren) than you buy for yourself.

For You:	The AD&D insurance coverage amount matches what you elect for Life insurance.
For Your Spouse:	The AD&D insurance coverage amount matches what you elect for Dependents Life insurance.
For Your Child(ren):	The AD&D insurance coverage amount matches what you elect for Dependents Life insurance.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D insurance benefit.

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

Additional Features

Your coverage comes with some added features:

Life Insurance	
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your Life benefit to a maximum of $500,000.
AD&D Insurance	
Seat Belt and Air Bag Benefit(s)	The Standard may pay an additional benefit if you die while wearing a seat belt, provided certain conditions are met. If the car's air bags deploy during an accident, an air bag benefit may also be payable.
Family Benefits Package	This benefit is designed to help surviving family members maintain their standard of living and pursue their dreams. Included in the package are benefits to help with child care, career adjustment for your spouse and higher education for your child(ren).

How Much Life Insurance Do You Need?

After a serious accident or 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**.

How Much Your Coverage Costs

Because this insurance is offered through Albany County, 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 with AD&D Weekly Premiums												
Coverage Amount	**Employee's Age as of April 1**											
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$10,000	0.29	0.32	0.35	0.45	0.61	1.00	1.69	2.28	4.20	8.81	15.02	40.54
$20,000	0.57	0.64	0.71	0.90	1.23	2.01	3.38	4.56	8.40	17.62	30.03	81.09
$30,000	0.86	0.96	1.06	1.35	1.84	3.01	5.07	6.83	12.61	26.43	45.05	121.63
$40,000	1.14	1.27	1.41	1.80	2.46	4.02	6.76	9.11	16.81	35.23	60.06	162.18
$50,000	1.43	1.59	1.77	2.25	3.07	5.02	8.45	11.39	21.01	44.04	75.08	202.72
$60,000	1.72	1.91	2.12	2.70	3.68	6.02	10.14	13.67	25.21	52.85	90.10	243.26
$70,000	2.00	2.23	2.47	3.15	4.30	7.03	11.82	15.94	29.42	61.66	105.11	283.81
$80,000	2.29	2.55	2.82	3.60	4.91	8.03	13.51	18.22	33.62	70.47	120.13	324.35
$90,000	2.58	2.87	3.18	4.05	5.52	9.03	15.20	20.50	37.82	79.28	135.15	364.89
$100,000	2.86	3.18	3.53	4.50	6.14	10.04	16.89	22.78	42.02	88.08	150.16	405.44
$110,000	3.15	3.50	3.88	4.95	6.75	11.04	18.58	25.05	46.23	96.89	165.18	445.98
$120,000	3.43	3.82	4.24	5.40	7.37	12.05	20.27	27.33	50.43	105.70	180.19	486.53
$130,000	3.72	4.14	4.59	5.85	7.98	13.05	21.96	29.61	54.63	114.51	195.21	527.07
$140,000	4.01	4.46	4.94	6.30	8.59	14.05	23.65	31.89	58.83	123.32	210.23	567.61
$150,000	4.29	4.78	5.30	6.75	9.21	15.06	25.34	34.17	63.03	132.13	225.24	608.16
$160,000	4.58	5.10	5.65	7.20	9.82	16.06	27.03	36.44	67.24	140.94	240.26	648.70
$170,000	4.86	5.41	6.00	7.65	10.44	17.07	28.72	38.72	71.44	149.74	255.27	689.25
$180,000	5.15	5.73	6.36	8.10	11.05	18.07	30.41	41.00	75.64	158.55	270.29	729.79
$190,000	5.44	6.05	6.71	8.55	11.66	19.07	32.10	43.28	79.84	167.36	285.31	770.33
$200,000	5.72	6.37	7.06	9.00	12.28	20.08	33.78	45.55	84.05	176.17	300.32	810.88
$210,000	6.01	6.69	7.41	9.45	12.89	21.08	35.47	47.83	88.25	184.98	315.34	851.42
$220,000	6.30	7.01	7.77	9.90	13.50	22.08	37.16	50.11	92.45	193.79	330.36	891.96
$230,000	6.58	7.32	8.12	10.35	14.12	23.09	38.85	52.39	96.65	202.59	345.37	932.51
$240,000	6.87	7.64	8.47	10.80	14.73	24.09	40.54	54.66	100.86	211.40	360.39	973.05
$250,000	7.15	7.96	8.83	11.25	15.35	25.10	42.23	56.94	105.06	220.21	375.40	1,013.60
$260,000	7.44	8.28	9.18	11.70	15.96	26.10	43.92	59.22	109.26	229.02	390.42	1,054.14
$270,000	7.73	8.60	9.53	12.15	16.57	27.10	45.61	61.50	113.46	237.83	405.44	1,094.68
$280,000	8.01	8.92	9.89	12.60	17.19	28.11	47.30	63.78	117.66	246.64	420.45	1,135.23
$290,000	8.30	9.24	10.24	13.05	17.80	29.11	48.99	66.05	121.87	255.45	435.47	1,175.77
$300,000	8.58	9.55	10.59	13.50	18.42	30.12	50.68	68.33	126.07	264.25	450.48	1,216.32

Employee Life with AD&D Weekly Premiums (Continued)												
Coverage Amount	**Employee's Age as of April 1**											
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$310,000	8.87	9.87	10.95	13.95	19.03	31.12	52.37	70.61	130.27	273.06	465.50	1,256.86
$320,000	9.16	10.19	11.30	14.40	19.64	32.12	54.06	72.89	134.47	281.87	480.52	1,297.40
$330,000	9.44	10.51	11.65	14.85	20.26	33.13	55.74	75.16	138.68	290.68	495.53	1,337.95
$340,000	9.73	10.83	12.00	15.30	20.87	34.13	57.43	77.44	142.88	299.49	510.55	1,378.49
$350,000	10.02	11.15	12.36	15.75	21.48	35.13	59.12	79.72	147.08	308.30	525.57	1,419.03
$360,000	10.30	11.46	12.71	16.20	22.10	36.14	60.81	82.00	151.28	317.10	540.58	1,459.58
$370,000	10.59	11.78	13.06	16.65	22.71	37.14	62.50	84.27	155.49	325.91	555.60	1,500.12
$380,000	10.87	12.10	13.42	17.10	23.33	38.15	64.19	86.55	159.69	334.72	570.61	1,540.67
$390,000	11.16	12.42	13.77	17.55	23.94	39.15	65.88	88.83	163.89	343.53	585.63	1,581.21
$400,000	11.45	12.74	14.12	18.00	24.55	40.15	67.57	91.11	168.09	352.34	600.65	1,621.75
$410,000	11.73	13.06	14.48	18.45	25.17	41.16	69.26	93.39	172.29	361.15	615.66	1,662.30
$420,000	12.02	13.38	14.83	18.90	25.78	42.16	70.95	95.66	176.50	369.96	630.68	1,702.84
$430,000	12.30	13.69	15.18	19.35	26.40	43.17	72.64	97.94	180.70	378.76	645.69	1,743.39
$440,000	12.59	14.01	15.54	19.80	27.01	44.17	74.33	100.22	184.90	387.57	660.71	1,783.93
$450,000	12.88	14.33	15.89	20.25	27.62	45.17	76.02	102.50	189.10	396.38	675.73	1,824.47
$460,000	13.16	14.65	16.24	20.70	28.24	46.18	77.70	104.77	193.31	405.19	690.74	1,865.02
$470,000	13.45	14.97	16.59	21.15	28.85	47.18	79.39	107.05	197.51	414.00	705.76	1,905.56
$480,000	13.74	15.29	16.95	21.60	29.46	48.18	81.08	109.33	201.71	422.81	720.78	1,946.10
$490,000	14.02	15.60	17.30	22.05	30.08	49.19	82.77	111.61	205.91	431.61	735.79	1,986.65
$500,000	14.31	15.92	17.65	22.50	30.69	50.19	84.46	113.88	210.12	440.42	750.81	2,027.19

Spouse Life with AD&D Weekly Premiums												
Coverage Amount	**Employee's Age as of April 1**											
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$5,000	0.13	0.15	0.16	0.21	0.28	0.46	0.78	1.05	1.93	4.04	6.89	18.60
$10,000	0.27	0.30	0.33	0.42	0.57	0.93	1.56	2.10	3.86	8.09	13.78	37.20
$15,000	0.40	0.45	0.49	0.63	0.85	1.39	2.33	3.14	5.79	12.13	20.67	55.80
$20,000	0.54	0.60	0.66	0.84	1.14	1.85	3.11	4.19	7.72	16.17	27.56	74.40
$25,000	0.67	0.74	0.82	1.04	1.42	2.31	3.89	5.24	9.65	20.22	34.45	93.00
$30,000	0.80	0.89	0.98	1.25	1.70	2.78	4.67	6.29	11.58	24.26	41.34	111.60
$35,000	0.94	1.04	1.15	1.46	1.99	3.24	5.44	7.33	13.51	28.30	48.24	130.20
$40,000	1.07	1.19	1.31	1.67	2.27	3.70	6.22	8.38	15.44	32.34	55.13	148.80
$45,000	1.20	1.34	1.47	1.88	2.55	4.16	7.00	9.43	17.37	36.39	62.02	167.40
$50,000	1.34	1.49	1.64	2.09	2.84	4.63	7.78	10.48	19.30	40.43	68.91	186.00
$55,000	1.47	1.64	1.80	2.30	3.12	5.09	8.55	11.52	21.23	44.47	75.80	204.60
$60,000	1.61	1.79	1.97	2.51	3.41	5.55	9.33	12.57	23.16	48.52	82.69	223.20
$65,000	1.74	1.94	2.13	2.72	3.69	6.02	10.11	13.62	25.10	52.56	89.58	241.80
$70,000	1.87	2.08	2.29	2.92	3.97	6.48	10.89	14.67	27.03	56.60	96.47	260.40
$75,000	2.01	2.23	2.46	3.13	4.26	6.94	11.67	15.72	28.96	60.65	103.36	279.00
$80,000	2.14	2.38	2.62	3.34	4.54	7.40	12.44	16.76	30.89	64.69	110.25	297.60
$85,000	2.28	2.53	2.79	3.55	4.83	7.87	13.22	17.81	32.82	68.73	117.14	316.20
$90,000	2.41	2.68	2.95	3.76	5.11	8.33	14.00	18.86	34.75	72.78	124.03	334.80
$95,000	2.54	2.83	3.11	3.97	5.39	8.79	14.78	19.91	36.68	76.82	130.92	353.40
$100,000	2.68	2.98	3.28	4.18	5.68	9.25	15.55	20.95	38.61	80.86	137.82	372.00
$105,000	2.81	3.13	3.44	4.39	5.96	9.72	16.33	22.00	40.54	84.90	144.71	390.60
$110,000	2.94	3.27	3.60	4.59	6.24	10.18	17.11	23.05	42.47	88.95	151.60	409.20
$115,000	3.08	3.42	3.77	4.80	6.53	10.64	17.89	24.10	44.40	92.99	158.49	427.80
$120,000	3.21	3.57	3.93	5.01	6.81	11.10	18.66	25.14	46.33	97.03	165.38	446.40
$125,000	3.35	3.72	4.10	5.22	7.10	11.57	19.44	26.19	48.26	101.08	172.27	465.00
$130,000	3.48	3.87	4.26	5.43	7.38	12.03	20.22	27.24	50.19	105.12	179.16	483.60
$135,000	3.61	4.02	4.42	5.64	7.66	12.49	21.00	28.29	52.12	109.16	186.05	502.20
$140,000	3.75	4.17	4.59	5.85	7.95	12.96	21.78	29.34	54.05	113.21	192.94	520.80
$145,000	3.88	4.32	4.75	6.06	8.23	13.42	22.55	30.38	55.98	117.25	199.83	539.40
$150,000	4.02	4.47	4.92	6.27	8.52	13.88	23.33	31.43	57.91	121.29	206.72	558.00

Spouse Life with AD&D Weekly Premiums (Continued)												
Coverage Amount	Employee's Age as of April 1											
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$155,000	4.15	4.61	5.08	6.47	8.80	14.34	24.11	32.48	59.84	125.34	213.61	576.60
$160,000	4.28	4.76	5.24	6.68	9.08	14.81	24.89	33.53	61.77	129.38	220.50	595.20
$165,000	4.42	4.91	5.41	6.89	9.37	15.27	25.66	34.57	63.70	133.42	227.40	613.80
$170,000	4.55	5.06	5.57	7.10	9.65	15.73	26.44	35.62	65.63	137.46	234.29	632.40
$175,000	4.68	5.21	5.73	7.31	9.93	16.19	27.22	36.67	67.56	141.51	241.18	651.00
$180,000	4.82	5.36	5.90	7.52	10.22	16.66	28.00	37.72	69.49	145.55	248.07	669.60
$185,000	4.95	5.51	6.06	7.73	10.50	17.12	28.77	38.76	71.42	149.59	254.96	688.20
$190,000	5.09	5.66	6.23	7.94	10.79	17.58	29.55	39.81	73.35	153.64	261.85	706.80
$195,000	5.22	5.81	6.39	8.15	11.07	18.05	30.33	40.86	75.29	157.68	268.74	725.40
$200,000	5.35	5.95	6.55	8.35	11.35	18.51	31.11	41.91	77.22	161.72	275.63	744.00
$205,000	5.49	6.10	6.72	8.56	11.64	18.97	31.89	42.96	79.15	165.77	282.52	762.60
$210,000	5.62	6.25	6.88	8.77	11.92	19.43	32.66	44.00	81.08	169.81	289.41	781.20
$215,000	5.76	6.40	7.05	8.98	12.21	19.90	33.44	45.05	83.01	173.85	296.30	799.80
$220,000	5.89	6.55	7.21	9.19	12.49	20.36	34.22	46.10	84.94	177.90	303.19	818.40
$225,000	6.02	6.70	7.37	9.40	12.77	20.82	35.00	47.15	86.87	181.94	310.08	837.00
$230,000	6.16	6.85	7.54	9.61	13.06	21.28	35.77	48.19	88.80	185.98	316.98	855.60
$235,000	6.29	7.00	7.70	9.82	13.34	21.75	36.55	49.24	90.73	190.02	323.87	874.20
$240,000	6.42	7.14	7.86	10.02	13.62	22.21	37.33	50.29	92.66	194.07	330.76	892.80
$245,000	6.56	7.29	8.03	10.23	13.91	22.67	38.11	51.34	94.59	198.11	337.65	911.40
$250,000	6.69	7.44	8.19	10.44	14.19	23.13	38.88	52.38	96.52	202.15	344.54	930.00
$255,000	6.83	7.59	8.36	10.65	14.48	23.60	39.66	53.43	98.45	206.20	351.43	948.60
$260,000	6.96	7.74	8.52	10.86	14.76	24.06	40.44	54.48	100.38	210.24	358.32	967.20
$265,000	7.09	7.89	8.68	11.07	15.04	24.52	41.22	55.53	102.31	214.28	365.21	985.80
$270,000	7.23	8.04	8.85	11.28	15.33	24.99	42.00	56.58	104.24	218.33	372.10	1,004.40
$275,000	7.36	8.19	9.01	11.49	15.61	25.45	42.77	57.62	106.17	222.37	378.99	1,023.00
$280,000	7.50	8.34	9.18	11.70	15.90	25.91	43.55	58.67	108.10	226.41	385.88	1,041.60
$285,000	7.63	8.48	9.34	11.90	16.18	26.37	44.33	59.72	110.03	230.46	392.77	1,060.20
$290,000	7.76	8.63	9.50	12.11	16.46	26.84	45.11	60.77	111.96	234.50	399.66	1,078.80
$295,000	7.90	8.78	9.67	12.32	16.75	27.30	45.88	61.81	113.89	238.54	406.56	1,097.40
$300,000	8.03	8.93	9.83	12.53	17.03	27.76	46.66	62.86	115.82	242.58	413.45	1,116.00

Spouse Life with AD&D Weekly Premiums (Continued)												
Coverage Amount	Employee's Age as of April 1											
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$305,000	8.16	9.08	9.99	12.74	17.31	28.22	47.44	63.91	117.75	246.63	420.34	1,134.60
$310,000	8.30	9.23	10.16	12.95	17.60	28.69	48.22	64.96	119.68	250.67	427.23	1,153.20
$315,000	8.43	9.38	10.32	13.16	17.88	29.15	48.99	66.00	121.61	254.71	434.12	1,171.80
$320,000	8.57	9.53	10.49	13.37	18.17	29.61	49.77	67.05	123.54	258.76	441.01	1,190.40
$325,000	8.70	9.68	10.65	13.58	18.45	30.08	50.55	68.10	125.48	262.80	447.90	1,209.00
$330,000	8.83	9.82	10.81	13.78	18.73	30.54	51.33	69.15	127.41	266.84	454.79	1,227.60
$335,000	8.97	9.97	10.98	13.99	19.02	31.00	52.11	70.20	129.34	270.89	461.68	1,246.20
$340,000	9.10	10.12	11.14	14.20	19.30	31.46	52.88	71.24	131.27	274.93	468.57	1,264.80
$345,000	9.24	10.27	11.31	14.41	19.59	31.93	53.66	72.29	133.20	278.97	475.46	1,283.40
$350,000	9.37	10.42	11.47	14.62	19.87	32.39	54.44	73.34	135.13	283.02	482.35	1,302.00
$355,000	9.50	10.57	11.63	14.83	20.15	32.85	55.22	74.39	137.06	287.06	489.24	1,320.60
$360,000	9.64	10.72	11.80	15.04	20.44	33.31	55.99	75.43	138.99	291.10	496.14	1,339.20
$365,000	9.77	10.87	11.96	15.25	20.72	33.78	56.77	76.48	140.92	295.14	503.03	1,357.80
$370,000	9.90	11.01	12.12	15.45	21.00	34.24	57.55	77.53	142.85	299.19	509.92	1,376.40
$375,000	10.04	11.16	12.29	15.66	21.29	34.70	58.33	78.58	144.78	303.23	516.81	1,395.00
$380,000	10.17	11.31	12.45	15.87	21.57	35.16	59.10	79.62	146.71	307.27	523.70	1,413.60
$385,000	10.31	11.46	12.62	16.08	21.86	35.63	59.88	80.67	148.64	311.32	530.59	1,432.20
$390,000	10.44	11.61	12.78	16.29	22.14	36.09	60.66	81.72	150.57	315.36	537.48	1,450.80
$395,000	10.57	11.76	12.94	16.50	22.42	36.55	61.44	82.77	152.50	319.40	544.37	1,469.40
$400,000	10.71	11.91	13.11	16.71	22.71	37.02	62.22	83.82	154.43	323.45	551.26	1,488.00
$405,000	10.84	12.06	13.27	16.92	22.99	37.48	62.99	84.86	156.36	327.49	558.15	1,506.60
$410,000	10.98	12.21	13.44	17.13	23.28	37.94	63.77	85.91	158.29	331.53	565.04	1,525.20
$415,000	11.11	12.35	13.60	17.33	23.56	38.40	64.55	86.96	160.22	335.58	571.93	1,543.80
$420,000	11.24	12.50	13.76	17.54	23.84	38.87	65.33	88.01	162.15	339.62	578.82	1,562.40
$425,000	11.38	12.65	13.93	17.75	24.13	39.33	66.10	89.05	164.08	343.66	585.72	1,581.00
$430,000	11.51	12.80	14.09	17.96	24.41	39.79	66.88	90.10	166.01	347.70	592.61	1,599.60
$435,000	11.64	12.95	14.25	18.17	24.69	40.25	67.66	91.15	167.94	351.75	599.50	1,618.20
$440,000	11.78	13.10	14.42	18.38	24.98	40.72	68.44	92.20	169.87	355.79	606.39	1,636.80
$445,000	11.91	13.25	14.58	18.59	25.26	41.18	69.21	93.24	171.80	359.83	613.28	1,655.40
$450,000	12.05	13.40	14.75	18.80	25.55	41.64	69.99	94.29	173.73	363.88	620.17	1,674.00

Spouse Life with AD&D Weekly Premiums (Continued)												
Coverage Amount	Employee's Age as of April 1											
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
$455,000	12.18	13.55	14.91	19.01	25.83	42.11	70.77	95.34	175.67	367.92	627.06	1,692.60
$460,000	12.31	13.69	15.07	19.21	26.11	42.57	71.55	96.39	177.60	371.96	633.95	1,711.20
$465,000	12.45	13.84	15.24	19.42	26.40	43.03	72.33	97.44	179.53	376.01	640.84	1,729.80
$470,000	12.58	13.99	15.40	19.63	26.68	43.49	73.10	98.48	181.46	380.05	647.73	1,748.40
$475,000	12.72	14.14	15.57	19.84	26.97	43.96	73.88	99.53	183.39	384.09	654.62	1,767.00
$480,000	12.85	14.29	15.73	20.05	27.25	44.42	74.66	100.58	185.32	388.14	661.51	1,785.60
$485,000	12.98	14.44	15.89	20.26	27.53	44.88	75.44	101.63	187.25	392.18	668.40	1,804.20
$490,000	13.12	14.59	16.06	20.47	27.82	45.34	76.21	102.67	189.18	396.22	675.30	1,822.80
$495,000	13.25	14.74	16.22	20.68	28.10	45.81	76.99	103.72	191.11	400.26	682.19	1,841.40
$500,000	13.38	14.88	16.38	20.88	28.38	46.27	77.77	104.77	193.04	404.31	689.08	1,860.00

Child Life with AD&D Weekly Premiums	
Coverage Amount	Premium
$2,000	0.04
$4,000	0.09
$6,000	0.13
$8,000	0.18
$10,000	0.22

Important Details

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

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- An active employee of Albany County
- 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 Life and AD&D insurance for yourself, you may also buy Life and AD&D coverage for your eligible children and/or spouse. This is called Dependents Life and AD&D insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through age 25. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse and/or child(ren) must not be full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

Medical Underwriting Approval for Life Coverage

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
- Employees eligible but not insured under the prior life insurance plan

Visit **www.standard.com/mybenefits/mhs_ny.html** to complete and submit a medical history statement online.

Coverage Effective Date for Life Coverage

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 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 date you become a member

Life Insurance Waiver of Premium

Your Life 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, or if you receive an Accelerated Benefit for a qualifying medical condition and are under age 60.

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. Please contact your benefits administer for more details.

Life and AD&D Insurance Portability

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

Life Insurance 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.

Life Insurance Exclusions

You and your spouse are not covered 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.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your or your spouse's or child(ren)'s Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss:	Percentage of AD&D benefit payable:
Life	100%
One hand or one foot	50%
Sight in one eye	50%
Two or more of the losses listed above	100%

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other 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
- Intoxication or being under the influence of any narcotic, unless used or consumed according to the directions of a physician
- Sickness except as a result of the accident
- Pregnancy, except for a complication of pregnancy resulting from the accident
- Medical or surgical treatment 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 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
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life and AD&D 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.

About The Standard Life Insurance Company of New York

At The Standard, we've worked hard to earn our reputation for quality products, excellent service and dedication to our customers. We are committed to our core purpose: to help people achieve financial well-being and peace of mind. From our headquarters in White Plains, we offer a range of group insurance products to serve the needs of employees across the state of New York. To learn more about products from The Standard, contact your human resources department or visit us at **www.standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products in New York are offered by, and the sole responsibility of, The Standard Life Insurance Company of New York of White Plains, New York.
The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

GPNYLI-809, et al., GPNYLI-809-ADD, GPNY0500-LIFE

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