

Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance



For Employees of the J.R. Simplot Company

Answers to your questions about coverage from Standard Insurance Company



Standard Insurance Company





About This Booklet

This booklet is designed to answer some common questions about the group Voluntary Life and Accidental Death and Dismemberment (AD&D) insurance coverage being offered to eligible employees of the J.R. Simplot Company. It is not intended to provide a detailed description of the coverage.

A group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events, is available for your review on the J.R. Simplot Company benefit website. The controlling provisions will be in the group policy issued by Standard Insurance Company. Neither the certificate nor the information presented in this booklet modify the group policy or the insurance coverage in any way. If you have questions, please contact J.R. Simplot Company HR Solutions at 208-780-7500 or email HRsolutions@simplot.com.

Features of the group Voluntary Life and AD&D insurance coverage may vary by state.

Group Voluntary Life and AD&D Insurance

The time you spend with your family is priceless, and you wouldn't trade those special moments together for anything in the world. But what would happen if you suddenly died?

Would they have the funds to pay bills, your home mortgage, burial and funeral expenses? Would they be able to live on one income and maintain their current lifestyle? What about medical expenses associated with a terminal illness? Would your family be financially prepared? By sponsoring group Voluntary Life and AD&D insurance from Standard Insurance Company, your employer offers you an excellent opportunity to help protect your loved ones.

The advantages to you and your family include:

- **Choice.** You decide how much coverage you need from the range of amounts available.
- **Flexibility.** If your needs change, you can request to change the amount of coverage. Increases in coverage require evidence of insurability.
- **Convenience.** With premiums deducted directly from your paycheck, you don't have to worry about mailing monthly payments.
- **Peace of Mind.** You can take comfort and satisfaction in knowing that you have done something positive for your family's future.

Commonly Asked Questions

The following information provides details to give you a better understanding of group Voluntary Life insurance available from The Standard. Written in non-technical language, this is not intended as a complete description of the coverage.

Am I eligible for this coverage?

To be a member and eligible for the Voluntary Life coverage, you must be:

- An active employee of the J.R. Simplot Company who meets the eligibility requirements for coverage, as determined by the J.R. Simplot Company.
- Insured for basic Group Life and AD&D coverage with The Standard.

You are not eligible if you are a temporary employee, leased employee or independent contractor, or a full-time member of the armed forces of any country.





Are my spouse and children eligible for this coverage?

Under this plan:

- An eligible spouse is defined as the person to whom you are legally married.
- An eligible child is defined as your unmarried child from live birth to age 26. A child includes the following, if they otherwise meet the definition of a child: your adopted child; or your stepchild, if living in your home.
- Your spouse or child will not be eligible for coverage if they are a full-time member of the armed forces of any country.

Your spouse becomes eligible on the later of (a) the date you become eligible for Basic Life insurance, or (b) the date you acquire a spouse.

Your children become eligible on the later of (a) the date you become eligible for Basic Life insurance, or (b) the date you first acquire a child.

When does my insurance go into effect?

The effective date of your coverage depends on when you become an eligible employee or your dependent becomes an eligible dependent, when you apply and whether you are required to provide evidence of insurability.

If you are **not** required to provide evidence of insurability, if you apply and agree to pay premiums, your Voluntary Life coverage becomes effective on:

- The date you become eligible if you apply on or before that date or
- The date you apply if you apply within 31 days after you become eligible.

If you are required to provide evidence of insurability, if you apply and agree to pay premiums, your Voluntary Life coverage becomes effective on the date The Standard approves your evidence of insurability.

If your dependents are not required to provide evidence of insurability, you apply and agree to pay premiums within 31 days of becoming eligible, Dependents Life coverage becomes effective on:

- The first day of the calendar month in which you become eligible to insure the dependents
- The first day of the calendar month in which you apply

If your spouse is required to provide evidence of insurability, you apply and agree to pay premiums, Dependents Life coverage for your spouse becomes effective on the first day of the calendar month following the date The Standard approves your spouse's evidence of insurability.

In every case, you must meet the active work requirement before your insurance becomes effective.

What is the active work requirement?

Active work means performing with reasonable continuity, the material duties of your own occupation at your employer's usual place of business. You must be capable of active work on the day before the scheduled effective date of your insurance or your insurance will not become effective as scheduled. 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.

How much coverage may I purchase for myself?

You may elect Voluntary Life coverage in units of \$10,000, to a maximum of \$1,500,000. However, your Voluntary Life coverage may not exceed an amount equal to 5 times your base annual earnings, rounded to the next higher \$10,000 if not already a multiple of \$10,000.

If you want to become insured for an amount of Voluntary Life greater than the guarantee issue amount of \$500,000, you must provide satisfactory evidence of insurability. All late applications and requests for coverage increases also require you to provide satisfactory evidence of insurability.

How much coverage may I purchase for my spouse and children?

Eligible employees may elect Dependents Life insurance for your spouse in units of \$10,000 to a maximum of \$100,000.

If you elect an amount of Dependents Life coverage for your spouse greater than the guarantee issue amount of \$30,000, your spouse must provide satisfactory evidence of insurability. You may also elect \$10,000 of Dependents Life insurance for your eligible children. No medical underwriting approval is required.

All late applications and requests for coverage increases require satisfactory evidence of insurability.





Is Accidental Death and Dismemberment (AD&D) insurance included?

This plan also includes AD&D insurance from The Standard. With Voluntary Life and AD&D insurance, you or your beneficiaries may be eligible to receive an additional benefit amount in the event of death or dismemberment as a result of an accident.

The amount of the AD&D insurance benefit for loss of life is equal to the amount payable for Voluntary Life insurance, except that your AD&D insurance amount may not exceed \$1,000,000. The amount of your dependents' AD&D insurance is equal to the amount of their Dependents Life insurance.

The amount of this AD&D insurance benefit for other covered losses is a percentage of the amount of AD&D coverage on the date of the accident, as shown below:

Type of Loss	Percentage Payable
Life	100%
One hand or one foot	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more <i>losses</i> listed above	100%
Thumb and index finger on the same hand*	25%
Quadriplegia	100%
Hemiplegia	50%
Paraplegia	75%
Coma	1% per month for 100 months

*This benefit is not payable if an AD&D insurance benefit is payable for the loss of the entire hand.

The loss must occur due to an accident and independently of all other causes, within 365 days after the accident. Loss of life must be evidenced by a certified copy of the death certificate. All other losses must be certified by a physician in the appropriate specialty as determined by The Standard.

Will I have to provide information regarding my medical history?

If you apply for Voluntary Life insurance within 31 days of becoming eligible to apply and meet the active work requirement, you will automatically qualify for up to a set amount of insurance coverage called the guarantee issue amount. This means that you will not have to answer medical questions to purchase coverage up to this amount.

If you apply more than 31 days after becoming eligible to apply or if you determine that you need more insurance than the guarantee issue amount, satisfactory evidence of insurability is required. You and your spouse will need to complete and submit a Medical History Statement. In some cases, we may request additional medical information or a physical exam. Evidence of Insurability is never required to insure children.

How much coverage do I need?

Each family has its own unique set of circumstances, combined with needs that may arise with the unexpected loss of life. Use the worksheet below in calculating the amount of life insurance coverage you may need. The total is the amount of Voluntary Life insurance you might want to consider applying for to meet your obligations. Once you determine how much coverage you need, be sure to enroll using Simplot Employee Space.

	You	Your Spouse
Immediate Needs		
Medical and hospital expenses	\$ _____	\$ _____
Funeral/Burial expenses	_____	_____
Loans/Debts requiring payment upon death	_____	_____
Taxes		
Federal and state income taxes	_____	_____
Property taxes	_____	_____
Federal and state estate taxes	_____	_____
Long Term Needs		
Mortgage	\$ _____	\$ _____
Debts (credit cards, car and student loans, etc.)	_____	_____
Educational/Vocational fund	_____	_____
Childcare expenses	_____	_____
Emergency fund for unforeseen expenses	_____	_____
Income Replacement		
Consider the income needed to support your family and the number of years they may need that support.	\$ _____	\$ _____
Total Income Needs		
Add together all of the above.	\$ _____	\$ _____
Available Resources		
Existing life insurance coverage	\$ _____	\$ _____
Other assets such as 401(k), stocks, bonds, etc.	_____	_____
Total Available Resources		
Add together all of your available resources.	\$ _____	\$ _____
Total Voluntary Life Insurance Needed		
Subtract the amount of your total available resources from your total income needs.	\$ _____	\$ _____

How are benefits paid?

For amounts of less than \$25,000, The Standard issues a check to each designated beneficiary. The Standard pays amounts of \$25,000 or more to each designated beneficiary by depositing funds into Standard Secure Access — a convenient, no fee, interest-bearing draft account.

With Standard Secure Access, each beneficiary receives a personalized checkbook and has complete control of the account. Beneficiaries can write checks as needed or for the full amount. This arrangement allows beneficiaries to earn competitive interest rates on their benefits while they take the necessary time to consider financial decisions and evaluate their choices.

Will insurance benefits be reduced as I grow older?

Under this plan, coverage for you or your spouse will not reduce due to age; however, coverage for your spouse will terminate on the last day of the calendar month in which your spouse becomes 70 years of age.

What happens if I become totally disabled and can't work?

The Standard may continue your insurance without payment of premium payments if you:

- Become totally disabled while insured under the group policy and under age 60
- Complete the waiting period of 180 days
- Provide The Standard with satisfactory proof of total disability

The Waiver of Premium provision does not apply to AD&D insurance.

What happens if I become terminally ill?

Under the Accelerated Benefit provision, you may be eligible to receive up to 75 percent, or a maximum of \$500,000, of your Voluntary Life insurance coverage if you become terminally ill, have a life expectancy of less than 12 months and meet other eligibility requirements.

This benefit allows you to use the proceeds as you desire — whether to cover medical expenses or to maintain your quality of life. The amount of Voluntary Life insurance payable upon your death is reduced by the Accelerated Benefit paid and an interest charge. However, to help protect your beneficiaries, The Standard will pay at least 10 percent of the original Voluntary Life coverage amount at that time even if interest charges on the accelerated amount would have exhausted the remaining benefits over time.

Are there any other benefits with the Voluntary Life insurance coverage from The Standard?

The Standard pays an additional benefit, the Repatriation Benefit, if you die more than 200 miles from your primary place of residence. The Standard will pay for expenses, up to a benefit maximum, incurred to transport your body to a mortuary near your primary place of residence.¹

¹ This benefit is not available in Illinois, Maryland or Virginia.





The Standard includes a travel assistance program that provides a full range of 24-hour medical, legal and travel assistance services to you and your dependents when you travel more than 100 miles from home or in a foreign country.²

The AD&D coverage includes the following additional benefits when an AD&D insurance benefit is payable:

- **Seat Belt Benefit.** The Seat Belt Benefit provision provides an additional benefit in the event you die as a result of an automobile accident and you were properly wearing and using a seat belt system.
- **Air Bag Benefit.** The Air Bag Benefit provides an additional benefit in the event you die as a result of an automobile accident for which a Seat Belt Benefit is payable and the automobile is equipped with an air bag system which deployed as evidenced by a police accident report and you were seated in the driver's or passenger's seat intended to be protected by the air bag system.
- **Family Benefits Package.** The Family Benefits Package includes the Child Care Benefit, Higher Education Benefit and Career Adjustment Benefit. It provides your eligible family members with additional financial help for childcare, college or career training.
- **Occupational Assault.** The Occupational Assault provision provides an additional benefit if you suffer death or dismemberment as a result of an act of workplace physical violence that is punishable by law.
- **Public Transportation.** The Public Transportation provision provides an additional benefit in the event of death as a result of an accident that occurs while you are riding as a fare-paying passenger on public transportation.
- **Common Disaster Benefit.** The Common Disaster Benefit provision pays an additional AD&D benefit to any surviving children if you and your covered spouse both die as the result of the same accident.

Are there any exclusions?

Voluntary Life and Dependents Life excludes coverage for death resulting from suicide or other intentionally self-inflicted injury while sane or insane.³ The amount payable will not include amounts that have not been continuously in effect for at least two years on the date of death.

AD&D insurance benefits are not payable for death or dismemberment caused or contributed to by:

- War or act of war, declared or undeclared, whether civil or international, and any substantial armed conflict between organized forces of a military nature
- Suicide or other intentionally self-inflicted injury while sane or insane³
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot

² Provided through an agreement with MEDEX® Assistance Corporation.

³ For New Jersey residents, "insane" is not applicable.

- Voluntary use or consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When does coverage end?

Voluntary Life coverage ends automatically on the earliest of the following:

- The date the last period ends for which a premium was paid for the Voluntary Life insurance (except if premiums are waived while totally disabled, if applicable)
- The last day of the calendar month in which your employment terminates
- The date your Basic Life insurance ends
- The date the group policy terminates
- The date Voluntary Life insurance terminates under the group policy
- The last day of the calendar month in which you cease to be an eligible employee. However, insurance may continue for limited periods under certain circumstances

Dependents Life coverage for your spouse and children ends automatically on the earliest of the following:

- Five months after the date you die
- The date your Basic Life insurance ends
- The date the group policy terminates or the Dependents Life insurance terminates under the group policy
- The date the last period ends for which a premium was paid for the Dependents Life insurance
- When the dependent ceases to be an eligible dependent
- For your spouse, the date of your divorce
- For your children, the date your Basic Life insurance ends
- For a child who is disabled, 90 days after we mail you a request for proof of disability, if proof is not given

AD&D insurance ends automatically on the earliest of the following:

- The date your Group Life insurance ends
- The date your Waiver of Premium begins
- The date the AD&D insurance terminates under the group policy
- The date the last period ends for which a premium was paid for your AD&D insurance
- For your dependents, the date the Dependents Life insurance ends



If my Voluntary Life or Dependents Life insurance ends or reduces, may I convert it to an individual policy?

If your Voluntary Life or Dependents Life insurance from The Standard ends or reduces for any reason other than failure to pay premiums or an accelerated benefit, the Right to Convert provision allows you to convert your Voluntary Life or Dependents Life coverage to certain types of individual life insurance policies without having to provide evidence of insurability. You must apply for conversion and pay the required premium within 31 days after group coverage ends or reduces. AD&D coverage may not be converted under this provision.

May I buy group life coverage after I leave my employer?

If your insurance ends because your employment terminates, you may be eligible to buy group life insurance from The Standard through the Portability of Insurance provision, assuming you meet the eligibility requirements.

How much will the Voluntary Life and AD&D coverage cost?

Use the following rates to determine the semi-monthly premium for your Voluntary Life and AD&D coverage, based on your age on January 1 and whether or not you use tobacco:

Employee age as of January 1 of the current year	Rate per \$1,000 of coverage if you use tobacco	Rate per \$1,000 of coverage if you do not use tobacco
Age 29 and under	\$0.063	\$0.045
Age 30 to 34	\$0.068	\$0.055
Age 35 to 39	\$0.087	\$0.063
Age 40 to 44	\$0.129	\$0.087
Age 45 to 49	\$0.191	\$0.134
Age 50 to 54	\$0.291	\$0.201
Age 55 to 59	\$0.476	\$0.334
Age 60 to 64	\$0.528	\$0.372
Age 65 to 69	\$0.870	\$0.623
Age 70 to 74	\$1.497	\$1.108
Age 75 to 79	\$2.856	\$2.177
Age 80 and above	\$4.623	\$3.697

To calculate your semi-monthly premium:

1. Enter amount of Voluntary Life coverage elected on Line 1.	Line 1: \$ _____
	<div>÷ \$1,000</div>
2. Divide the amount on Line 1 by 1,000 and enter on Line 2.	Line 2: \$ _____
3. Find your rate in the rate table and enter on Line 3.	Line 3: \$ _____
4. Multiply Line 2 by the amount shown on Line 3.	Line 4: \$ _____

The amount shown on Line 4 is your estimated semi-monthly payroll deduction. Premiums for the Voluntary Life coverage will be deducted directly from your paycheck.

How much will the Dependents Life coverage cost for my spouse and children?

Use the following rates to determine the semi-monthly premium for your spouse's Life and AD&D coverage, based on your spouse's age on January 1 and whether or not your spouse uses tobacco:

Spouse age as of January 1 of the current year	Rate per \$1,000 of coverage if spouse uses tobacco	Rate per \$1,000 of coverage if spouse does not use tobacco
Age 29 and under	\$0.063	\$0.045
Age 30 to 34	\$0.068	\$0.055
Age 35 to 39	\$0.087	\$0.063
Age 40 to 44	\$0.129	\$0.087
Age 45 to 49	\$0.191	\$0.134
Age 50 to 54	\$0.291	\$0.201
Age 55 to 59	\$0.476	\$0.334
Age 60 to 64	\$0.528	\$0.372
Age 65 to 69	\$0.870	\$0.623
Age 70 to 74	\$1.497	\$1.108
Age 75 to 79	\$2.856	\$2.177
Age 80 and above	\$4.623	\$3.697

To calculate the semi-monthly payroll deduction for your spouse's Dependents Life coverage, use the rates above and the formula below:

1. Enter amount of Dependents Life coverage elected on Line 1	Line 1: \$ _____
	<div>÷ \$1,000</div>
2. Divide the amount on Line 1 by 1,000.	Line 2: \$ _____
3. Find your spouse's rate in the rate table and enter on Line 3.	Line 3: \$ _____
4. Multiply Line 2 by the amount shown on Line 3.	Line 4: \$ _____

The amount shown on Line 4 is the estimated semi-monthly payroll deduction for your spouse's Dependents Life coverage.



Child(ren) Rates

If you elect Dependents Life insurance for your eligible child(ren), your monthly premium rate for this coverage is \$0.65; regardless of the number of eligible children covered.

How do I apply for Voluntary Life insurance coverage?

To apply for Voluntary Life insurance, complete the Enrollment Form using Simplot Employee Space. You can apply at any time, but remember if you apply more than 31 days after becoming eligible, satisfactory evidence of insurability is required for you and your spouse to become insured for an amount. Coverage subject to evidence of insurability is not effective until approved by The Standard.

What if I have additional questions?

If you have questions, please contact J.R. Simplot Company HR Solutions at 208-780-7500 or email HRsolutions@simplot.com.



About Standard Insurance Company

Your employer has chosen Standard Insurance Company to provide group Voluntary Life coverage to eligible employees. The Standard has earned a solid reputation for its quality products, superior customer service, expert resources, steady growth, innovation and strong financial performance. Founded in 1906, The Standard has developed a national presence in the employee benefits industry, providing customers with group and individual disability insurance and retirement plans, and group life and dental insurance.

Just as others count on you, you can count on The Standard for Voluntary Life insurance in a time of need. Talk with your employer's human resources representative for more information about group Voluntary Life insurance from The Standard.

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GP190-LIFE, GP399-LIFE/TRUST

Group Life and AD&D Insurance
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