

Your Employee Benefits Guide

Enroll Now To Help Secure Your Financial Future



Trustees of the Missouri State
Employees' Retirement System (MOSERS)

Standard Insurance Company



Welcome To Your Employee Benefits Guide Through The Standard

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

Trustees of the Missouri State Employees' Retirement System (MOSERS) 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 Coverage Highlights included in this guide for the details of each plan.

Your Employer-Paid Benefits

- Basic Life Insurance
- Long Term Disability (LTD)

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:

- Optional Life Insurance
- Dependents Life Insurance

Long Term Disability Insurance

How long would your savings last if you couldn't work for several months or years? After a Benefit Waiting Period, Long Term Disability (LTD) insurance replaces a portion of your income by paying monthly benefits if you experience a covered long-term illness, injury, pregnancy or mental disorder. Refer to the Benefits at a Glance for more details.

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 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 or have questions?

Now that you've reviewed your options and seen how important your benefits can be, the next step is to enroll via your MOSERS enrollment procedures. If you have any questions, you can contact MOSERS benefit counselors at 573.632.6100 or 800.827.1063. Remember, you have a limited time to enroll, so start securing your financial future today.

Do You Know Your Odds Of Disability?

- Just over 1 in 4 of today's 20 year-olds will become disabled before they retire.¹
- 57% of workers surveyed said they only had enough money to pay for 6 months or less of bills.²
- The leading causes of new disability insurance claims in 2013 were musculoskeletal/connective tissue disorders, cancer, injuries and poisoning, and cardiovascular/circulatory disorders, mental disorders and nervous system-related.³

- 1 U.S. Social Security Administration, Basic Facts, April 4, 2014
- 2 America's Income Protection Picture, 2014 Disability Awareness Study, Council for Disability Awareness
- 3 Council for Disability Awareness, Long-Term Disability Claims Review, 2014



Benefits at a Glance for Trustees of the Missouri State Employees' Retirement System (MOSERS)

**Group Policy # 604201-H
Effective Date July 1, 2010**

Group Basic Life 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.

The cost of this insurance is paid by the State of Missouri.

Eligibility

Definition of a Member

You are a member if you are an active employee hired after December 31, 2003 and:

1. Working in a position normally requiring at least 1,040 hours a year as an employee of the state of Missouri and you are a member of the Missouri State Employees' Retirement System, Missouri Judicial Retirement System or the Administrative Law Judge and Legal Advisor Retirement System; or
2. An active member of the General Assembly who is a member of MOSERS;
3. A member of the Public School Retirement System who is employed full time by a state agency.
4. A retired employee who, at the time of retirement, (a) met the requirements of 1, 2 or 3 above, and (b) was eligible to receive an annuity.

You are not a member if you are:

1. A member of the College and University Retirement Plan (CURP); or
2. An employee participating in another Employer sponsored life insurance plan.

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 day you become a member.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$500,000 and the minimum is \$15,000.

Age Reductions

Your insurance will not be reduced because of your age.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit (available 1/1/16)
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

This information is only a brief description of the group Basic Life insurance policy sponsored by Trustees of the Missouri State Employees' Retirement System (MOSEERS). 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 Trustees of the Missouri State Employees' Retirement System (MOSEERS) 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.



**Standard Insurance Company
Optional Life Coverage Highlights**

Trustees of the Missouri State Employees' Retirement System (MOSERS)

Optional 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 Trustees of the Missouri State Employees' Retirement System (MOSERS).

Eligibility Requirements

- Policy**
 - The effective date is July 1, 2010
- Employee**
 - You must be insured for Basic Life through The Standard
 - You must be one of the following to become a member:
 1. Working in a position normally requiring at least 1,040 hours a year as an employee of the state of Missouri and you are a member of the Missouri State Employees' Retirement System, Missouri Judicial Retirement System or the Administrative Law Judge and Legal Advisor Retirement System; or
 2. An active member of the General Assembly who is a member of MOSERS; or
 3. A member of the Public School Retirement System who is employed full time by a state agency.
 - You are not a member if you are a member of the College and University Retirement Plan (CURP) or an employee participating in another Employer sponsored life insurance plan.
- Dependent**
 - You must elect Optional Life insurance for yourself in order to elect Spouse Life insurance
 - Spouse means a person to whom you are legally married
 - Child means your child from live birth through age 25
 - 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 Optional Life and Dependents Life insurance for which you are interested in applying.

Active members hired after December 31, 2003:

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	Full Benefit	\$800,000*
Spouse	\$10,000	\$10,000	\$10,000	\$100,000

Child	\$10,000
--------------	----------

*but not to exceed 6 times your Annual Earnings

Note:

- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval.
- The coverage amount for your spouse cannot exceed 100 percent of your Optional Life coverage.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Optional 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, 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

Your insurance will not be reduced because of your age.

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 your 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 90 days, your Basic and Optional Life insurance may continue without premium payment provided you give us satisfactory proof that you remain totally disabled, or until the date you retire.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Optional 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 last day of the calendar month in which your employment terminates
- The last day of the calendar month following 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 last day of the calendar month in which 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

When you become insured, a group insurance certificate will be available 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 Monthly Premiums

Coverage Amount	Employee's Age as of last January 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$20,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$30,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$40,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$50,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00
\$60,000	3.60	4.80	6.00	9.60	14.40	24.00	44.40	68.40	110.40	193.20
\$70,000	4.20	5.60	7.00	11.20	16.80	28.00	51.80	79.80	128.80	225.40
\$80,000	4.80	6.40	8.00	12.80	19.20	32.00	59.20	91.20	147.20	257.60
\$90,000	5.40	7.20	9.00	14.40	21.60	36.00	66.60	102.60	165.60	289.80
\$100,000	6.00	8.00	10.00	16.00	24.00	40.00	74.00	114.00	184.00	322.00
\$110,000	6.60	8.80	11.00	17.60	26.40	44.00	81.40	125.40	202.40	354.20
\$120,000	7.20	9.60	12.00	19.20	28.80	48.00	88.80	136.80	220.80	386.40
\$130,000	7.80	10.40	13.00	20.80	31.20	52.00	96.20	148.20	239.20	418.60
\$140,000	8.40	11.20	14.00	22.40	33.60	56.00	103.60	159.60	257.60	450.80
\$150,000	9.00	12.00	15.00	24.00	36.00	60.00	111.00	171.00	276.00	483.00
\$160,000	9.60	12.80	16.00	25.60	38.40	64.00	118.40	182.40	294.40	515.20
\$170,000	10.20	13.60	17.00	27.20	40.80	68.00	125.80	193.80	312.80	547.40
\$180,000	10.80	14.40	18.00	28.80	43.20	72.00	133.20	205.20	331.20	579.60
\$190,000	11.40	15.20	19.00	30.40	45.60	76.00	140.60	216.60	349.60	611.80
\$200,000	12.00	16.00	20.00	32.00	48.00	80.00	148.00	228.00	368.00	644.00
\$210,000	12.60	16.80	21.00	33.60	50.40	84.00	155.40	239.40	386.40	676.20
\$220,000	13.20	17.60	22.00	35.20	52.80	88.00	162.80	250.80	404.80	708.40
\$230,000	13.80	18.40	23.00	36.80	55.20	92.00	170.20	262.20	423.20	740.60
\$240,000	14.40	19.20	24.00	38.40	57.60	96.00	177.60	273.60	441.60	772.80
\$250,000	15.00	20.00	25.00	40.00	60.00	100.00	185.00	285.00	460.00	805.00
\$260,000	15.60	20.80	26.00	41.60	62.40	104.00	192.40	296.40	478.40	837.20
\$270,000	16.20	21.60	27.00	43.20	64.80	108.00	199.80	307.80	496.80	869.40
\$280,000	16.80	22.40	28.00	44.80	67.20	112.00	207.20	319.20	515.20	901.60
\$290,000	17.40	23.20	29.00	46.40	69.60	116.00	214.60	330.60	533.60	933.80
\$300,000	18.00	24.00	30.00	48.00	72.00	120.00	222.00	342.00	552.00	966.00
\$310,000	18.60	24.80	31.00	49.60	74.40	124.00	229.40	353.40	570.40	998.20
\$320,000	19.20	25.60	32.00	51.20	76.80	128.00	236.80	364.80	588.80	1,030.40
\$330,000	19.80	26.40	33.00	52.80	79.20	132.00	244.20	376.20	607.20	1,062.60
\$340,000	20.40	27.20	34.00	54.40	81.60	136.00	251.60	387.60	625.60	1,094.80
\$350,000	21.00	28.00	35.00	56.00	84.00	140.00	259.00	399.00	644.00	1,127.00
\$360,000	21.60	28.80	36.00	57.60	86.40	144.00	266.40	410.40	662.40	1,159.20
\$370,000	22.20	29.60	37.00	59.20	88.80	148.00	273.80	421.80	680.80	1,191.40
\$380,000	22.80	30.40	38.00	60.80	91.20	152.00	281.20	433.20	699.20	1,223.60
\$390,000	23.40	31.20	39.00	62.40	93.60	156.00	288.60	444.60	717.60	1,255.80
\$400,000	24.00	32.00	40.00	64.00	96.00	160.00	296.00	456.00	736.00	1,288.00
\$410,000	24.60	32.80	41.00	65.60	98.40	164.00	303.40	467.40	754.40	1,320.20
\$420,000	25.20	33.60	42.00	67.20	100.80	168.00	310.80	478.80	772.80	1,352.40
\$430,000	25.80	34.40	43.00	68.80	103.20	172.00	318.20	490.20	791.20	1,384.60
\$440,000	26.40	35.20	44.00	70.40	105.60	176.00	325.60	501.60	809.60	1,416.80
\$450,000	27.00	36.00	45.00	72.00	108.00	180.00	333.00	513.00	828.00	1,449.00
\$460,000	27.60	36.80	46.00	73.60	110.40	184.00	340.40	524.40	846.40	1,481.20
\$470,000	28.20	37.60	47.00	75.20	112.80	188.00	347.80	535.80	864.80	1,513.40
\$480,000	28.80	38.40	48.00	76.80	115.20	192.00	355.20	547.20	883.20	1,545.60
\$490,000	29.40	39.20	49.00	78.40	117.60	196.00	362.60	558.60	901.60	1,577.80
\$500,000	30.00	40.00	50.00	80.00	120.00	200.00	370.00	570.00	920.00	1,610.00

Employee Life Monthly Premiums Continued

Coverage Amount	Employee's Age as of last January 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$510,000	30.60	40.80	51.00	81.60	122.40	204.00	377.40	581.40	938.40	1,642.20
\$520,000	31.20	41.60	52.00	83.20	124.80	208.00	384.80	592.80	956.80	1,674.40
\$530,000	31.80	42.40	53.00	84.80	127.20	212.00	392.20	604.20	975.20	1,706.60
\$540,000	32.40	43.20	54.00	86.40	129.60	216.00	399.60	615.60	993.60	1,738.80
\$550,000	33.00	44.00	55.00	88.00	132.00	220.00	407.00	627.00	1,012.00	1,771.00
\$560,000	33.60	44.80	56.00	89.60	134.40	224.00	414.40	638.40	1,030.40	1,803.20
\$570,000	34.20	45.60	57.00	91.20	136.80	228.00	421.80	649.80	1,048.80	1,835.40
\$580,000	34.80	46.40	58.00	92.80	139.20	232.00	429.20	661.20	1,067.20	1,867.60
\$590,000	35.40	47.20	59.00	94.40	141.60	236.00	436.60	672.60	1,085.60	1,899.80
\$600,000	36.00	48.00	60.00	96.00	144.00	240.00	444.00	684.00	1,104.00	1,932.00
\$610,000	36.60	48.80	61.00	97.60	146.40	244.00	451.40	695.40	1,122.40	1,964.20
\$620,000	37.20	49.60	62.00	99.20	148.80	248.00	458.80	706.80	1,140.80	1,996.40
\$630,000	37.80	50.40	63.00	100.80	151.20	252.00	466.20	718.20	1,159.20	2,028.60
\$640,000	38.40	51.20	64.00	102.40	153.60	256.00	473.60	729.60	1,177.60	2,060.80
\$650,000	39.00	52.00	65.00	104.00	156.00	260.00	481.00	741.00	1,196.00	2,093.00
\$660,000	39.60	52.80	66.00	105.60	158.40	264.00	488.40	752.40	1,214.40	2,125.20
\$670,000	40.20	53.60	67.00	107.20	160.80	268.00	495.80	763.80	1,232.80	2,157.40
\$680,000	40.80	54.40	68.00	108.80	163.20	272.00	503.20	775.20	1,251.20	2,189.60
\$690,000	41.40	55.20	69.00	110.40	165.60	276.00	510.60	786.60	1,269.60	2,221.80
\$700,000	42.00	56.00	70.00	112.00	168.00	280.00	518.00	798.00	1,288.00	2,254.00
\$710,000	42.60	56.80	71.00	113.60	170.40	284.00	525.40	809.40	1,306.40	2,286.20
\$720,000	43.20	57.60	72.00	115.20	172.80	288.00	532.80	820.80	1,324.80	2,318.40
\$730,000	43.80	58.40	73.00	116.80	175.20	292.00	540.20	832.20	1,343.20	2,350.60
\$740,000	44.40	59.20	74.00	118.40	177.60	296.00	547.60	843.60	1,361.60	2,382.80
\$750,000	45.00	60.00	75.00	120.00	180.00	300.00	555.00	855.00	1,380.00	2,415.00
\$760,000	45.60	60.80	76.00	121.60	182.40	304.00	562.40	866.40	1,398.40	2,447.20
\$770,000	46.20	61.60	77.00	123.20	184.80	308.00	569.80	877.80	1,416.80	2,479.40
\$780,000	46.80	62.40	78.00	124.80	187.20	312.00	577.20	889.20	1,435.20	2,511.60
\$790,000	47.40	63.20	79.00	126.40	189.60	316.00	584.60	900.60	1,453.60	2,543.80
\$800,000	48.00	64.00	80.00	128.00	192.00	320.00	592.00	912.00	1,472.00	2,576.00

Spouse Life Monthly Premiums

Coverage Amount	Employee's Age as of last January 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$20,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$30,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$40,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$50,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00
\$60,000	3.60	4.80	6.00	9.60	14.40	24.00	44.40	68.40	110.40	193.20
\$70,000	4.20	5.60	7.00	11.20	16.80	28.00	51.80	79.80	128.80	225.40
\$80,000	4.80	6.40	8.00	12.80	19.20	32.00	59.20	91.20	147.20	257.60
\$90,000	5.40	7.20	9.00	14.40	21.60	36.00	66.60	102.60	165.60	289.80
\$100,000	6.00	8.00	10.00	16.00	24.00	40.00	74.00	114.00	184.00	322.00

Child Life Monthly Premiums*

Coverage Amount	Premium
\$10,000	2.00

* Regardless of the number of eligible children covered.

Employee Life [Semi-monthly] Premiums

Coverage Amount	Employee's Age as of last January 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70+
\$10,000	0.30	0.40	0.50	0.80	1.20	2.00	3.70	5.70	9.20	16.10
\$20,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$30,000	0.90	1.20	1.50	2.40	3.60	6.00	11.10	17.10	27.60	48.30
\$40,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$50,000	1.50	2.00	2.50	4.00	6.00	10.00	18.50	28.50	46.00	80.50
\$60,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$70,000	2.10	2.80	3.50	5.60	8.40	14.00	25.90	39.90	64.40	112.70
\$80,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$90,000	2.70	3.60	4.50	7.20	10.80	18.00	33.30	51.30	82.80	144.90
\$100,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00
\$110,000	3.30	4.40	5.50	8.80	13.20	22.00	40.70	62.70	101.20	177.10
\$120,000	3.60	4.80	6.00	9.60	14.40	24.00	44.40	68.40	110.40	193.20
\$130,000	3.90	5.20	6.50	10.40	15.60	26.00	48.10	74.10	119.60	209.30
\$140,000	4.20	5.60	7.00	11.20	16.80	28.00	51.80	79.80	128.80	225.40
\$150,000	4.50	6.00	7.50	12.00	18.00	30.00	55.50	85.50	138.00	241.50
\$160,000	4.80	6.40	8.00	12.80	19.20	32.00	59.20	91.20	147.20	257.60
\$170,000	5.10	6.80	8.50	13.60	20.40	34.00	62.90	96.90	156.40	273.70
\$180,000	5.40	7.20	9.00	14.40	21.60	36.00	66.60	102.60	165.60	289.80
\$190,000	5.70	7.60	9.50	15.20	22.80	38.00	70.30	108.30	174.80	305.90
\$200,000	6.00	8.00	10.00	16.00	24.00	40.00	74.00	114.00	184.00	322.00
\$210,000	6.30	8.40	10.50	16.80	25.20	42.00	77.70	119.70	193.20	338.10
\$220,000	6.60	8.80	11.00	17.60	26.40	44.00	81.40	125.40	202.40	354.20
\$230,000	6.90	9.20	11.50	18.40	27.60	46.00	85.10	131.10	211.60	370.30
\$240,000	7.20	9.60	12.00	19.20	28.80	48.00	88.80	136.80	220.80	386.40
\$250,000	7.50	10.00	12.50	20.00	30.00	50.00	92.50	142.50	230.00	402.50
\$260,000	7.80	10.40	13.00	20.80	31.20	52.00	96.20	148.20	239.20	418.60
\$270,000	8.10	10.80	13.50	21.60	32.40	54.00	99.90	153.90	248.40	434.70
\$280,000	8.40	11.20	14.00	22.40	33.60	56.00	103.60	159.60	257.60	450.80
\$290,000	8.70	11.60	14.50	23.20	34.80	58.00	107.30	165.30	266.80	466.90
\$300,000	9.00	12.00	15.00	24.00	36.00	60.00	111.00	171.00	276.00	483.00
\$310,000	9.30	12.40	15.50	24.80	37.20	62.00	114.70	176.70	285.20	499.10
\$320,000	9.60	12.80	16.00	25.60	38.40	64.00	118.40	182.40	294.40	515.20
\$330,000	9.90	13.20	16.50	26.40	39.60	66.00	122.10	188.10	303.60	531.30
\$340,000	10.20	13.60	17.00	27.20	40.80	68.00	125.80	193.80	312.80	547.40
\$350,000	10.50	14.00	17.50	28.00	42.00	70.00	129.50	199.50	322.00	563.50
\$360,000	10.80	14.40	18.00	28.80	43.20	72.00	133.20	205.20	331.20	579.60
\$370,000	11.10	14.80	18.50	29.60	44.40	74.00	136.90	210.90	340.40	595.70
\$380,000	11.40	15.20	19.00	30.40	45.60	76.00	140.60	216.60	349.60	611.80
\$390,000	11.70	15.60	19.50	31.20	46.80	78.00	144.30	222.30	358.80	627.90
\$400,000	12.00	16.00	20.00	32.00	48.00	80.00	148.00	228.00	368.00	644.00
\$410,000	12.30	16.40	20.50	32.80	49.20	82.00	151.70	233.70	377.20	660.10
\$420,000	12.60	16.80	21.00	33.60	50.40	84.00	155.40	239.40	386.40	676.20
\$430,000	12.90	17.20	21.50	34.40	51.60	86.00	159.10	245.10	395.60	692.30
\$440,000	13.20	17.60	22.00	35.20	52.80	88.00	162.80	250.80	404.80	708.40
\$450,000	13.50	18.00	22.50	36.00	54.00	90.00	166.50	256.50	414.00	724.50
\$460,000	13.80	18.40	23.00	36.80	55.20	92.00	170.20	262.20	423.20	740.60
\$470,000	14.10	18.80	23.50	37.60	56.40	94.00	173.90	267.90	432.40	756.70
\$480,000	14.40	19.20	24.00	38.40	57.60	96.00	177.60	273.60	441.60	772.80
\$490,000	14.70	19.60	24.50	39.20	58.80	98.00	181.30	279.30	450.80	788.90
\$500,000	15.00	20.00	25.00	40.00	60.00	100.00	185.00	285.00	460.00	805.00
\$510,000	15.30	20.40	25.50	40.80	61.20	102.00	188.70	290.70	469.20	821.10
\$520,000	15.60	20.80	26.00	41.60	62.40	104.00	192.40	296.40	478.40	837.20
\$530,000	15.90	21.20	26.50	42.40	63.60	106.00	196.10	302.10	487.60	853.30

Employee Life Semi-monthly Premiums - Continued

Coverage Amount	Employee's Age as of last January 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70+
\$540,000	16.20	21.60	27.00	43.20	64.80	108.00	199.80	307.80	496.80	869.40
\$550,000	16.50	22.00	27.50	44.00	66.00	110.00	203.50	313.50	506.00	885.50
\$560,000	16.80	22.40	28.00	44.80	67.20	112.00	207.20	319.20	515.20	901.60
\$570,000	17.10	22.80	28.50	45.60	68.40	114.00	210.90	324.90	524.40	917.70
\$580,000	17.40	23.20	29.00	46.40	69.60	116.00	214.60	330.60	533.60	933.80
\$590,000	17.70	23.60	29.50	47.20	70.80	118.00	218.30	336.30	542.80	949.90
\$600,000	18.00	24.00	30.00	48.00	72.00	120.00	222.00	342.00	552.00	966.00
\$610,000	18.30	24.40	30.50	48.80	73.20	122.00	225.70	347.70	561.20	982.10
\$620,000	18.60	24.80	31.00	49.60	74.40	124.00	229.40	353.40	570.40	998.20
\$630,000	18.90	25.20	31.50	50.40	75.60	126.00	233.10	359.10	579.60	1,014.30
\$640,000	19.20	25.60	32.00	51.20	76.80	128.00	236.80	364.80	588.80	1,030.40
\$650,000	19.50	26.00	32.50	52.00	78.00	130.00	240.50	370.50	598.00	1,046.50
\$660,000	19.80	26.40	33.00	52.80	79.20	132.00	244.20	376.20	607.20	1,062.60
\$670,000	20.10	26.80	33.50	53.60	80.40	134.00	247.90	381.90	616.40	1,078.70
\$680,000	20.40	27.20	34.00	54.40	81.60	136.00	251.60	387.60	625.60	1,094.80
\$690,000	20.70	27.60	34.50	55.20	82.80	138.00	255.30	393.30	634.80	1,110.90
\$700,000	21.00	28.00	35.00	56.00	84.00	140.00	259.00	399.00	644.00	1,127.00
\$710,000	21.30	28.40	35.50	56.80	85.20	142.00	262.70	404.70	653.20	1,143.10
\$720,000	21.60	28.80	36.00	57.60	86.40	144.00	266.40	410.40	662.40	1,159.20
\$730,000	21.90	29.20	36.50	58.40	87.60	146.00	270.10	416.10	671.60	1,175.30
\$740,000	22.20	29.60	37.00	59.20	88.80	148.00	273.80	421.80	680.80	1,191.40
\$750,000	22.50	30.00	37.50	60.00	90.00	150.00	277.50	427.50	690.00	1,207.50
\$760,000	22.80	30.40	38.00	60.80	91.20	152.00	281.20	433.20	699.20	1,223.60
\$770,000	23.10	30.80	38.50	61.60	92.40	154.00	284.90	438.90	708.40	1,239.70
\$780,000	23.40	31.20	39.00	62.40	93.60	156.00	288.60	444.60	717.60	1,255.80
\$790,000	23.70	31.60	39.50	63.20	94.80	158.00	292.30	450.30	726.80	1,271.90
\$800,000	24.00	32.00	40.00	64.00	96.00	160.00	296.00	456.00	736.00	1,288.00

Spouse Life Semi-monthly Premiums

Coverage Amount	Employee's Age on last January 1									
	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	0.30	0.40	0.50	0.80	1.20	2.00	3.70	5.70	9.20	16.10
\$20,000	0.60	0.80	1.00	1.60	2.40	4.00	7.40	11.40	18.40	32.20
\$30,000	0.90	1.20	1.50	2.40	3.60	6.00	11.10	17.10	27.60	48.30
\$40,000	1.20	1.60	2.00	3.20	4.80	8.00	14.80	22.80	36.80	64.40
\$50,000	1.50	2.00	2.50	4.00	6.00	10.00	18.50	28.50	46.00	80.50
\$60,000	1.80	2.40	3.00	4.80	7.20	12.00	22.20	34.20	55.20	96.60
\$70,000	2.10	2.80	3.50	5.60	8.40	14.00	25.90	39.90	64.40	112.70
\$80,000	2.40	3.20	4.00	6.40	9.60	16.00	29.60	45.60	73.60	128.80
\$90,000	2.70	3.60	4.50	7.20	10.80	18.00	33.30	51.30	82.80	144.90
\$100,000	3.00	4.00	5.00	8.00	12.00	20.00	37.00	57.00	92.00	161.00

Child Life Semi-monthly Premiums*

Coverage Amount	Premium
\$10,000	\$1.00

* Regardless of the number of eligible children covered.

The Life Services Toolkit

Resources and Tools to Support You and Your Beneficiary



Group Life insurance through MOSERS 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 Morneau Shepell 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 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 health care agent forms.
- **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 to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

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



continued on reverse



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.

1 An 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.

Standard Insurance Company
1100 SW Sixth Avenue
Portland, OR 97204

standard.com

Life Services Toolkit EE

604201

(7/19)

SI 17526

Services for Your Beneficiary

Life insurance beneficiaries² can access services for 12 months after the date of death. Recipients of an Accelerated 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:** Clinicians with master's degrees 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 and unlimited phone contact.
Our clinicians may offer your beneficiaries additional grief support through books 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:** Your beneficiaries can obtain legal assistance from experienced attorneys. They can:
 - Schedule an initial 30-minute office and a telephone consultation with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25 percent rate reduction from the attorney's normal hourly or fixed-fee rates.
 - Obtain an estate-planning package that consists of a simple will, a living will, a health care agent form and a durable power of attorney.
- **Financial Assistance:** Your beneficiaries have unlimited phone access to financial counselors who can help with issues such as budgeting strategies, and credit and debt management, including hour-long sessions on topics requiring more in-depth discussion.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. Work-life 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 to calculate 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](https://www.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.

The Life Services Toolkit is provided through an arrangement with Morneau Shepell and is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. This service is not an insurance product.

Frequently Asked Questions About True Portability And Conversion

What Does “True Portability” And “Conversion” Mean?

Portability allows eligible insured employees to “port” (or buy) Group Life insurance coverage when their coverage has been reduced or terminated. The portable group insurance coverage offers group term Life, as well as Dependents Life insurance.¹

Conversion allows eligible insured employees to convert some or all of their Group Life coverage to an individual whole Life insurance policy when their coverage is reduced or terminated for any reason other than non-payment of premiums.²

What Are The Eligibility Requirements?

Under our true portability provision, insured employees may port their Life as well as any Dependents Life insurance amounts, if they are:

- 1) Under the age of 65,
- 2) Have been insured for at least 12 consecutive months (coverage under the employer's prior plan qualifies), and
- 3) Able to perform the material duties of at least one gainful occupation.

If employees do not buy Life insurance for themselves, they may not purchase any other insurance coverages.

Under our conversion provision, insured employees may convert their Life and Dependents Life insurance if:

- 1) They were insured under the employer's group policy,
- 2) Their insurance is ending or reducing, and
- 3) They are not losing coverage due to the non-payment of premiums.

If the group policy is terminated or amended to reduce or eliminate coverage while the insured employee is still employed, he or she may be eligible to convert a portion of their coverage if the insured was covered under the policy for 5 years.

If insured employees meet the eligibility requirements for both portability and conversion, they may port and convert their coverage. However, the combined amounts of insurance purchased under the portability coverage and the conversion coverage cannot exceed the amount in effect under the employer's group policy on the day before their employment ended.

Which Benefits Can Be Ported and Converted?

- Life (Basic and Optional)
- Dependents Life (Spouse and Child)

¹ Provided that these coverages are available under the employer's Group Life policy with The Standard, and were elected by the insured employees. Please consult your policy for availability, terms and conditions in your state.

² Please consult your policy for availability, terms and conditions in your state.

Can An Insured Employee Port or Convert If Their Termination Is Due To Retirement?

Yes, he or she can convert any amount that is ending or reducing, or port any amount that is ending, except any portion of their Life insurance that is continued as part of a retiree class under the employer-paid group policy, subject to the other requirements listed above.

What Are The Minimum And Maximum Amounts For Porting Or Converting?

For insured employees, the maximum amount eligible for portability of Life Insurance is the lesser of \$300,000 or the amount they had in force on the date their employment ended. For spouse coverage, it's the lesser of \$100,000 or the amount in force on the date employment ends. For child coverage, it's the lesser of \$5,000 or the amount in force on the date employment ends.

For insured employees, the minimum amount eligible for portability of Life Insurance is \$10,000. The minimum amount eligible for a spouse is \$5,000 and \$1,000 for a child. The member must port at least the minimum amount of Life insurance on themselves to port any other coverages.

For conversion, the maximum amount eligible is the amount in force on the date coverage terminates. The minimum amount is \$1,000.

If an insured employee loses coverage because of a policy termination or amendment, the maximum amount the employee can convert is \$10,000. To be eligible for conversion due to policy termination or amendment you must be insured under the Group Policy for a minimum of 5 years.

How Much Does It Cost To Port Or Convert?

Portability has smoker and non-smoker rates. These rates may be different than the rates used in the group policy.

Conversion rates are based on the state of residence and the age of the insured when they apply for coverage.

Please contact The Standard for detailed rate information.

Are There Administration Fees For Ported And Converted Members?

For portability, no. Administration fees are built into the rates.

For conversion, yes. There is a \$40 annual fee in addition to the premium rates. Additional fees will be added if a billing schedule other than annual is selected.

How Much Time Does An Insured Employee Have To Apply For Portability And Conversion?

The deadline for an insured employee to apply and pay premium is 60 days from the date coverage ends or is reduced.



Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company

MOSERS
MISSOURI STATE EMPLOYEES' RETIREMENT SYSTEM

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.¹

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).²

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 remains³



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

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204
standard.com

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 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





Benefits at a Glance for Trustees of the Missouri State Employees' Retirement System (MOSERS)

**Group Policy # 604201-G
Effective Date July 1, 2010**

Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by the State of Missouri.

Eligibility

Definition of a Member

You are a member if you are:

1. Working in a position normally requiring at least 1,040 hours a year as an employee of the state of Missouri and who is a member of the Missouri State Employees' Retirement System, Missouri Judicial Retirement System or the Administrative Law Judge and Legal Advisor Retirement System; or
2. An active member of the General Assembly who is a member of MOSERS; or
3. A member of the Public School Retirement System who is employed full time by a state agency; and
4. A citizen or resident of the United States or Canada.

You are not a member if you are:

1. A member of the College and University Retirement Plan (CURP);
2. A member of the uniformed water patrol who has qualified or qualifies for receiving either disability income benefits, or retirement income benefits on account of disability under the MOSERS' self-insured, statutory disability benefits plan;
3. A retired state employee, other than a judge who has been retired from office under Missouri Constitution, Article V, Section 24, Subsection 2;
4. An individual who became Disabled prior to January 1, 1999; or
5. An individual who is covered under another Employer sponsored group long term disability insurance plan.

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 date you become a member.

Benefits

Monthly Benefit

60% percent of your predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, social security, etc.)

Maximum Monthly Benefit

None

Minimum Monthly Benefit

\$ 100 or 15 percent of the LTD benefit before reduction by deductible income, whichever is greater.

Benefit Waiting Period

90 days; or the period of sick leave to which you are entitled under the Employer's sick leave program, whichever is longer.

Definition of Disability

For the benefit waiting period and the first 24 months for which LTD benefits are paid, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation or the employee is unable to earn 80 percent or more of predisability earnings when working in the employee's own occupation.

After that, being unable as a result of physical disease, injury, pregnancy or mental disorder to perform with reasonable continuity the material duties of any gainful occupation for which you are reasonably fitted by education, training and experience or working but unable to earn at least 60 percent of predisability earnings in any occupation.

Maximum Benefit Period

Maximum Benefit Period means the longest period for which LTD Benefits are payable for any one period of continuous Disability, whether from one or more causes. It begins at the end of the Benefit Waiting Period. No LTD Benefits are payable after the end of the Maximum Benefit Period, even if you are still Disabled.

Your Maximum Benefit Period ends on the earlier of: (a) the day immediately preceding the date you are first eligible for unreduced retirement benefits from Missouri State Employees' Retirement System (MOSERS), Missouri Judicial Retirement System, Administrative Law Judge and Legal Advisors Plan or the Public School Retirement System (PSRS); and (b) the day immediately preceding the date you begin receiving reduced retirement benefits from Missouri State Employees' Retirement System (MOSERS), Missouri Judicial Retirement System, Administrative Law Judge and Legal Advisors Plan or the Public School Retirement System (PSRS).

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Reasonable Accommodation Expense Benefit
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

This information is only a brief description of the group LTD insurance policy sponsored by Trustees of the Missouri State Employees' Retirement System (MOSERS). 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 Trustees of the Missouri State Employees' Retirement System (MOSERS) 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 costs and more complete details of coverage, contact your human resources representative.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial security so they can confidently pursue their dreams. 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. We provide insurance to more than 23,000 groups covering nearly 6 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 The Standard visit us at **standard.com**. For more information on Group Additional Life Insurance from The Standard, contact your human resources department.

* As of September 30, 2014, based on internal data developed by Standard Insurance Company.