

Life Insurance Coverage

The Sound Partnership Life Insurance Plans are administered by **The Standard Insurance Company**.

The Standard Insurance Company

- **Customer Service:** 1-800-848-5132
- **Website:** www.standard.com

Basic Life Insurance

This plan will pay a \$25,000 benefit if you die while insured. Coverage is automatic for eligible employees. Coverage is \$16,250 for employees age 65 through 69 and \$12,500 for employees age 70 or older.

There is no cost to you for Basic Life Insurance.

Optional Life Insurance

This plan allows you to purchase additional life insurance for yourself in coverage levels of 1, 2, 3, 4 or 5 times annual earnings up to \$500,000. Optional Coverage terminates at age 70.

You pay a monthly cost for Optional Life through payroll deduction. Your cost depends on your age and the coverage amount you elect.

Evidence of Good Health

In certain circumstances, you must submit an "[Evidence of Good Health](#)" form to the Standard Insurance Company before Optional Life insurance becomes effective. The forms are also available from The Sound Partnership office

Evidence of good health is required as follows:

- If you elect Optional Life coverage within 30 days after you are first eligible, evidence of good health is required for coverage greater than 2 times your annual earnings or for any amount over \$200,000.
- If you elect Optional Life coverage 30 days after you become eligible *or* choose to increase your Optional Life coverage amount, evidence of good health is required.

Dependent Life Insurance

This *optional* plan lets you buy coverage for your spouse/domestic partner equal to \$12,500 (50% of your Basic Life amount) and \$5,000 for each of your children.

NOTE: *This summary of benefits is not a contract.*

MONTHLY COST FOR OPTIONAL LIFE INSURANCE

EMPLOYEE LIFE INSURANCE

You may purchase additional life insurance for yourself in coverage levels of 1, 2, 3, 4 or 5 times your annual earning (round up to the next \$10,000) up to a maximum of \$500,000.

Your monthly cost for Optional Employee Life Insurance is based on your age and the coverage amount you elect.

Evidence of good health is required to increase coverage during Open Enrollment. Employee optional coverage terminates at age 70.

Your Age	Monthly Cost Per \$1,000 of Coverage
Under age 30	\$.035
30-34	\$.045
35-39	\$.06
40-44	\$.075
45-49	\$.11

Your Age	Monthly Cost Per \$1,000 of Coverage
50-54	\$.17
55-59	\$.32
60-64	\$.63
65-69	\$1.07

DEPENDENT LIFE INSURANCE

Spouse/Domestic Partner Life Insurance

Your monthly premium for \$12,500 in spouse/domestic partner coverage is based on your current age as shown in the following table.

Your Age	Monthly Cost
Under age 30	\$0.75
30-34	\$1.00
35-39	\$1.25
40-44	\$1.63
45-49	\$2.50

Your Age	Monthly Cost
50-54	\$3.75
55-59	\$6.63
60-64	\$10.38
65-69	\$17.63

Child Life Insurance

Coverage for your eligible children (including your domestic partner's eligible children) is \$1.00/month if you select Dependent Life Insurance, regardless of the number of dependent children you enroll. **Each eligible child is covered for \$5,000.**