Proposed Effective Date
October 1, 2026

Prepared for:
Presidio Independent School District

Additional Life & AD&D Insurance

Covered Members

A regular employee of the Employer working 20 or more hours per week.

	Employee	Spouse	Child
Benefit Schedule	Increments of $10,000	Increments of $5,000	Choice of $5,000, $10,000
Maximum Benefit	$500,000	$250,000	$10,000
Minimum Benefit	$10,000	$5,000	$5,000
Guarantee Issue	$200,000	$50,000	Full Benefit
AD&D Benefit	Matches Life Benefit	Matches Life Benefit	Matches Life Benefit
Age Reduction Schedule	To 50% at age 70	To 65% at age 65 To 50% at age 70	None
Employer Contribution	0%	0%	0%
Minimum Participation	Greater of 15% or 10 Lives	20%	20%

Life Highlights

	Employee	Spouse	Child
Waiver of Premium	Eligible to age 60 Waived to SSNRA Age reductions apply	Not Included	Not Included
Conversion	Included	Included	Included
Portability	Included	Included	Included
Continuity of Coverage	Included	Included	Included

AD&D Highlights

	Employee	Spouse	Child
Loss of life	100% (including disappearance and exposure)	100% (including disappearance and exposure)	100% (including disappearance and exposure)
Loss of one hand or one foot	50%	50%	50%
Loss of sight of one eye	50%	50%	50%
Loss of speech	50%	50%	50%
Loss of hearing in both ears	50%	50%	50%
Any combination of the above losses	100%	100%	100%
Loss of thumb and index finger of same hand	25%	25%	25%
Quadriplegia	100%	100%	100%

AD&D Highlights (continued)

	Employee	Spouse	Child
Triplegia	75%	75%	75%
Paraplegia	75%	75%	75%
Hemiplegia	50%	50%	50%
Uniplegia	25%	25%	25%
Seat Belt Benefit	Included	Included	Included
Air Bag Benefit	Included	Included	Included
Helmet Benefit	Included	Included	Included
Portability	Included	Included	Included
Loss of one arm or one leg	75%	75%	75%
Loss of four fingers of the same hand	20%	20%	20%
Loss of all toes on the same foot	20%	20%	20%
Loss of thumb or the fifth finger (pinky)	15%	15%	15%
Assault Benefit	Included	Included	Included
Public Transportation Benefit	Included	Included	Included
Coma	Included	Included	Included

Additional Plan Design Details

- On the policy effective date, all members (enrolled or eligible) may increase their benefit amount up to the guarantee issue amount without providing evidence of insurability.
- On the policy effective date, all members (enrolled or eligible) may increase their spouse's benefit amount up to the guarantee issue amount without providing evidence of insurability.
- During a Family Status Change, members who are currently enrolled, as well as those eligible but not currently enrolled, may increase their benefit amount, as well as their spouse's and child's benefit amounts (if included in the proposal), up to the guarantee issue amount without providing evidence of insurability. Evidence of insurability is required for those whose evidence of insurability was not approved by us during any prior period of eligibility.
- No evidence of insurability is required for child coverage.
- An Accelerated Death Benefit is included. Terminally ill members may withdraw up to 80% of their Life benefit to a maximum of $500,000 (when Basic Life and any Additional Life are combined).
- An Accelerated Benefit is not available for dependents.
- Life insurance for dependents continues automatically, without premium payment, for five months after the death of the insured member.

Additional Plan Design Details (continued)

- Dependents coverage includes child(ren) from live birth through age 25. The first eligible newborn child is automatically covered at the minimum benefit amount for up to 31 days. After the first child is enrolled, subsequent children will be automatically covered at the elected child benefit amount.
- A hand and/or foot that is lost and later surgically reattached will still be considered a loss.
- Payment for AD&D losses, including any coma benefit payment, for the same accident cannot exceed 100% of the AD&D Insurance Benefit.
- An Assault benefit is included for spouses and provides a benefit to spouses who experience death or dismemberment as a result of an act of physical violence at work that is punishable by law.
- An Assault benefit is included for children and provides a benefit to children who experience death or dismemberment as a result of an act of physical violence at school that is punishable by law.

Cost

	Employee				
Life					
Members	To Be Determined				
Volume	To Be Determined				
Rate: Per $1,000	Lives	Age	Rate	Volume	Premium
	TBD	0-19 20-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75-999	.040 .040 .050 .060 .080 .120 .200 .300 .400 .500 .800 1.400 4.000	TBD	TBD
Monthly Premium					TBD
AD&D					
Members	To Be Determined				
Volume	To Be Determined				
Rate: Per $1,000	.020				
Monthly premium					TBD
Total Billed Premium					TBD
Rate Guarantee					2 years

	Spouse				
Life					
Members	To Be Determined				
Volume	To Be Determined				
Rate: Per $1,000	Lives	Age	Rate	Volume	Premium
	TBD	0-19 20-24 25-29 30-34 35-39 40-44 45-49 50-54 55-59 60-64 65-69 70-74 75-999	.040 .040 .050 .060 .080 .120 .200 .300 .400 .500 .800 1.400 4.000	TBD	TBD

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	Spouse	
Monthly Premium		TBD
AD&D		
Members	To Be Determined	
Volume	To Be Determined	
Rate: Per $1,000	.020	
Monthly premium		TBD
Total Billed Premium		TBD
Rate Guarantee		2 years

	Child
	Elective: Paid by each Member electing coverage
Life	
Members	To Be Determined
Rate: Per $1,000	.200
AD&D	
Rate: Per $1,000	.020
Rate Guarantee	2 years

Assumptions

- Final Spouse Life rates are subject to change if actual enrollment varies from the assumed enrollment of 20%.
- Final Additional Life rates are subject to change if actual enrollment varies from the assumed enrollment of 15%.
- Rates include electronic documents. Printed certificates are available for an additional cost.
- Rates assume billing is centralized in one location.
- The proposed rates assume coverage currently in force.
- If the current contract contains a Waiver of Premium provision, The Standard assumes all waiver claims before the effective date of coverage with The Standard have been filed with the current carrier.
- This is not our customary age-reduction schedule. We assume you have determined that the schedule you requested complies with the ADEA.

Conditions

- Additional Life can only be purchased in conjunction with Basic Life.
- Member's Basic Life benefits plus Additional Life benefits may not exceed 8 times annual earnings.
- Until coverage has been in force for two years (one year in Colorado, Minnesota, Missouri and North Dakota), death that results from suicide or other intentionally self-inflicted injury is not covered. This exclusion does not apply to plans written in Washington.

Conditions (continued)

- Except as provided in the Additional Plan Design Details, we require evidence of insurability for:
  – Increases in elected benefit amounts from the current plan to this plan.
  – Members who are eligible under the current plan but are not enrolled.
  – Spouses who are eligible under the current plan but are not enrolled.
  – Children who are eligible under the current plan but are not enrolled.
  – Individuals who enroll more than 31 days after they are first eligible for coverage.
  – Increases in elected benefit amounts after initial enrollment.
- Member must be enrolled in Additional Life to enroll in the Spouse Life plan.
- Member must be enrolled in Additional Life to enroll in the Child Life plan.
- Dependents must be insured under Dependent Life in order to be eligible for AD&D.
- The elected benefit amount for Child AD&D must match the benefit amount for Child Life.
- Member must be insured under Additional Life in order to be eligible for Additional AD&D.
- The elected benefit amount for Spouse AD&D must match the benefit amount for Spouse Life.
- The elected benefit amount for Additional AD&D must match the benefit amount for Additional Life.
- Spouse Life can't exceed 50% of member's enrolled benefit for Additional Life.
- Child Life can't exceed 100% of member's enrolled benefit for Additional Life.
- Final rates will be based on actual enrollment.

More Information

For additional information on the available features and benefits of Dependent Life and AD&D Insurance from The Standard, click here: https://www.standard.com/group_life_add