



Voluntary Group Term Life Insurance Plan Fact Sheet

Summary: \$100,000 Term Life Insurance available without medical qualification for CJA members within first 60 days of membership. Additional amounts in increments of \$10,000 may be added after initial enrollment.

Eligibility: All members of the California Judges Association in good standing who are regularly working 20 hours or more weekly.

- Continued eligibility is contingent upon continuing membership in the Association.
- Retiring members have the option to continue in the plan provided they are not disabled when they retire and are continuing to work 20 hours or more weekly.
- Members who are disabled at retirement will be given the option to convert coverage to a level premium lifetime plan, or, if eligible, to continue coverage through Continued Life Insurance (waiver of premium) if totally disabled prior to age 60. Continued Life Insurance terminates at age 70 and during the waiver of premium period, an insured may elect to convert to a level premium lifetime plan.

Renewability: You may continue the term life insurance as long as: 1) the Association continues to sponsor the plan, 2) you remain eligible, and 3) you pay your premium when required. If your spouse/domestic partner is insured and you die while insured under this plan, your spouse/domestic partner may not continue the coverage under the plan.

Carrier: *Standard Insurance Company* of Portland, Oregon is underwriting this plan. The company is rated A by A. M. Best, A+ by Standard & Poor's, and A2 by Moody's.

Benefits:

Guarantee Issue Amount of \$100,000

- All new members of the Association have 60 days after they join to enroll in CJA's Voluntary Group Term Life Insurance Plan **without medical qualification** and to take advantage of the \$100,000 guarantee issue amount.
- Guarantee issue amount of \$10,000 for spouse/domestic partner.
- Members must enroll in the Plan in order to enroll a spouse or domestic partner.
- Accelerated Death Benefit — You can claim up to 75% of your death benefit during your lifetime if you are terminally ill and expected to live less than 12 months.
- Waiver of Premium Benefit — Allows eligible insureds to continue their coverage should they become disabled and remain so for more than six months before age 60.
- Benefits reduce to 65% of original face amount at age 70, and to 50% of original face amount at age 75, then remain level thereafter.
- No benefit will be paid due to a suicide during the first two years insured under the plan.
- MEDEX Travel Assist provides medical, security, legal, and travel assistance services.

Additional Amounts in Increments of \$10,000 with Medical Screening

- You can apply for up to 5 times your annual income not to exceed \$500,000 on yourself, in increments of \$10,000, and up to the same amount on your spouse/domestic partner (rates on back).

Enrollment Requirements: Each new CJA member will be asked to either enroll or waive the guarantee issue offering with his/her first 60 days of membership. (Enrollments received after 60 days will be subject to medical screening.)

Premium Rates: The following rates are quarterly (3-month) rates per \$10,000 of life insurance for both member and spouse/domestic partner.

<u>Age</u>	<u>Tobacco Use*</u>	<u>Tobacco Free</u>
30-34	3.18	2.07
35-39	4.20	2.70
40-44	6.78	4.38
45-49	11.52	7.68
50-54	17.79	11.85
55-59	29.40	20.28
60-64	35.10	24.21
65-69	65.13	46.53
70-74**	113.01	83.73
75-79**	163.05	125.43
80-89	289.74	231.78
90-99	731.85	585.48

***Tobacco Use** means that you have used tobacco in any form within the last 12 months. If you begin the plan as a “tobacco user,” then subsequently cease the use of tobacco for 12 continuous months, you may then apply to have your rate reduced to a “tobacco free” rate.

**Benefits reduce to 65% of original face amount at age 70, to 50% of original face amount at age 75, then remain level to age 100.

- The rate you pay will increase as you get older. Rate increases due to age changes will occur on the February 1st premium due date following the year in which your birthday moves you into a new age category.
- *After initial enrollment, members and spouses/domestic partners may elect to apply for amounts in excess of the guarantee issue amounts.* Application includes a statement of health history, and depending on the amount applied for, a medical examination (at the insurance company’s expense). After evaluating the information from the health statement, doctors’ reports and medical exam (if required), Standard will determine whether the amount can be issued.

How Do I Enroll?

1. Complete enrollment form and return it to CJA (envelope enclosed).
2. **Enclose a check for your first quarter premium(s)**, based upon the rates in the above table, made payable to *CJA Insurance Administrators*.
3. **You must also complete the authorization form for Automated Clearing House Debits** to be made to your checking or savings account for subsequent quarterly premiums. The quarterly premium amount will be automatically transferred from your bank account on or about February 5th, May 5th, August 5th, and November 5th. This is required for participation in CJA’s Group Term Life Insurance Plan. ***There are no provisions for individual billing.***

The above is a brief description of the plan’s provisions. The master group policy contains the controlling provisions of this plan. Once enrolled, please read the policy.

For further information, contact:

Howard L. Barto, our broker, (800) 548-2671 Ext 2631 or (925) 277-2681, hlb@dwassociates.com or
Valerie Chavez, CJA Insurance Administrator, (916) 239-4068, vchavez@caljudges.org
California Judges Association, 2520 Venture Oaks Way, Suite 150, Sacramento, CA 95833