

NOTICE OF PLAN

To

Active Members employed by **Town of Longboat Key**
insured under Group Policy 164624-A issued to
Public Risk Management of Florida as Policyholder.

Effective January 1, 2023, the Group Policy provides the following for you:

1. The Class Definition and Eligibility Waiting Period as shown in the Becoming Insured portion of the **Coverage Features** reads as follows for you:

Class Definition:

Class 13A: Town of Longboat Key – Full-time employees working at least 30 hours per week, other than Town Manager

Class 13B: Town of Longboat Key – Full-time Town Manager working at least 30 hours per week

Eligibility Waiting Period: You are eligible on the later of A) the first day of the calendar month coinciding with or next following the date you become a Member, and B) the Group Policy Effective Date.

2. The Schedule Of Insurance portion of the **Coverage Features** provides the following amount of Plan 1 Life and AD&D Insurance Benefit for you:

Plan 1 Life Insurance Benefit:

Class 13A: 1 times your Annual Earnings, subject to a maximum of \$175,000. The amount of your Life Insurance is rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000.

Class 13B: 3 times your Annual Earnings, subject to a maximum of \$700,000. The amount of your Life Insurance is rounded to the next higher multiple of \$1,000 if not already a multiple of \$1,000.

Plan 1 AD&D Insurance Benefit: The amount of your Plan 1 AD&D Insurance Benefit is equal to the amount of your Plan 1 Life Insurance Benefit.

3. The Reductions In Insurance portion of the **Coverage Features** provides that the amount of your Plan 1 Life and AD&D Insurance Benefit will be subject to age reductions as follows:

Plan 1 Life and AD&D Insurance:

Class 13A and 13B: Your Plan 1 Life Insurance is not subject to reductions due to age.

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY

NOTICE OF PLAN

To

Retired Members of **Town of Longboat Key**
insured under Group Policy 164624-A issued to
Public Risk Management of Florida as Policyholder.

Effective January 1, 2023, the Group Policy provides the following for you:

1. The Class Definition as shown in the Becoming Insured portion of the **Coverage Features** reads as follows for you:

Class Definition:

Class 13C: Town of Longboat Key-Retired employees

2. The Schedule Of Life Insurance portion of the **Coverage Features** provides the following amount of Life Insurance Benefit for you:

Life Insurance Benefit:

Class 13C: \$10,000

Please attach this notice to your certificate.

STANDARD INSURANCE COMPANY



Standard Insurance Company
Additional Life and AD&D Coverage Highlights
Public Risk Management of Florida

Additional Life and Accidental Death and Dismemberment (AD&D) 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. AD&D insurance can provide you and your family with extra protection in the event of death or dismemberment as a result of a covered accident. Standard Insurance Company (The Standard) has developed this document to provide you with information about the elective coverage you may select through Public Risk Management of Florida.

Eligibility Requirements

**Group Policy
Effective Date
Employee**

- October 1, 2018
- You must be insured for Basic Life through The Standard
- You must be an active employee of the Employer working at least the minimum number of hours per week required by your Employer for insurance under the Group Policy
- Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
- You cannot be insured as both an employee and a dependent

Dependent

- You must elect Additional Life insurance for yourself in order to elect Dependents Life insurance
- Spouse means a person to whom you are legally married
- Child means your child from live birth through the last day of the calendar year in which the child reaches age 26
- Your child cannot be insured by more than one employee
- 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 Additional Life and Dependents Life insurance for which you are interested in applying.

	Minimum	Incremental Unit	Guarantee Issue Amount	Maximum
Employee	\$10,000	\$10,000	\$150,000	\$300,000*
Spouse	\$5,000	\$5,000	\$50,000	\$150,000
Child	\$10,000			

*but not to exceed 5 times your Annual Earnings

Note:

- Amounts of coverage elected above the Guarantee Issue amount are subject to medical underwriting approval. To submit a medical history statement online, visit: http://www.standard.com/mybenefits/mhs_ho.html.
- All late applications (applying 31 days after becoming eligible), requests for coverage increases and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior life insurance plan are also subject to medical underwriting approval.
- During the enrollment period prior to the Group Policy Effective Date, medical underwriting approval is waived for amounts up to the Guarantee Issue Amount for you and/or your spouse if you apply during that enrollment period.
- The coverage amount for your spouse cannot exceed 50 percent of your Additional Life coverage.
- The coverage amount for your child(ren) cannot exceed 50 percent of your Additional Life coverage.

Coverage Amount Needed

Your family has a unique set of circumstances and financial demands. To help you figure out the amount of Additional 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, serve an eligibility waiting period, 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 and AD&D Age Reductions

Under this plan, your coverage amount reduces by your age as follows: by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

Your spouse's coverage amount reduces by your age as follows: by 35 percent at age 65, by 50 percent at age 70, and by 65 percent at age 75.

If you are age 65 or over, ask your human resources representative for the amount of coverage available.

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.

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 180 days, your Basic and Additional Life insurance may continue without premium payment until Social Security Normal Retirement Age provided you give us satisfactory proof that you remain totally disabled. Waiver of Premium does not apply to AD&D insurance.
Accelerated Benefit	If you become terminally ill, you may be eligible to receive up to 75 percent of your combined Basic and Additional 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.

Additional AD&D Insurance Benefit Schedule

The amount of the Additional AD&D benefit for loss of your, or your spouse's, life is equal to the amount payable for your Additional Life or your Dependents Life benefit on the date of the accident. The amount of the Additional AD&D benefit for other covered losses is a percentage of the amount payable for the Additional AD&D benefit on the date of the accident as shown below.

Loss:	Percentage Payable:
Loss of Life	100%
One hand or one foot ¹	50%
Sight in one eye, speech, or hearing in both ears	50%
Two or more of the losses listed above	100%

¹ This benefit is not payable if an Additional AD&D benefit is payable for the loss of the entire hand.

The loss must be caused solely and directly by an accident and occurs 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. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Additional AD&D Insurance Exclusions

AD&D 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
- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- 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
- Boarding, leaving or being in or on any kind of aircraft, unless you are a fare paying passenger on a commercial aircraft

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 date your employment terminates
- 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
- For Additional AD&D insurance for you, the date your Additional life insurance ends

In addition to the above requirements, your Dependents Life with AD&D coverage ends automatically on the date 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

If coverage becomes effective, and you become insured, you will receive a group insurance certificate 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 Rates

If you elect Additional Life with AD&D insurance, your monthly rate for this plan is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of October 1)	Rate* (Per \$1,000 of Total Coverage)
<25	\$0.08
25-29	\$0.08
30-34	\$0.11
35-39	\$0.15
40-44	\$0.18
45-49	\$0.29
50-54	\$0.48
55-59	\$0.84
60-64	\$1.11
65-69	\$2.00
70-74	\$3.30
75-79	12.88
80+	12.88

To calculate your premium:

1. Amount Elected: Write this amount on the Voluntary Life with AD&D requested amount line on your Enrollment and Change Form.

Line 1: _____

2. Line 1 divided by \$1,000 = Line 2.

Line 2: _____

3. Select your rate from the rate table and enter on Line 3.

Line 3: _____

4. Line 2 multiplied by Line 3 = Your monthly cost.

Line 4: _____

* Monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit has been included in each of the above rates.

Monthly Premiums

Coverage	Employee's Age as of October 1										
Amount	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*
\$10,000	0.80	0.80	1.10	1.50	1.80	2.90	4.80	8.40	11.10	13.00	16.50
\$20,000	1.60	1.60	2.20	3.00	3.60	5.80	9.60	16.80	22.20	26.00	33.00
\$30,000	2.40	2.40	3.30	4.50	5.40	8.70	14.40	25.20	33.30	39.00	49.50
\$40,000	3.20	3.20	4.40	6.00	7.20	11.60	19.20	33.60	44.40	52.00	66.00
\$50,000	4.00	4.00	5.50	7.50	9.00	14.50	24.00	42.00	55.50	65.00	82.50
\$60,000	4.80	4.80	6.60	9.00	10.80	17.40	28.80	50.40	66.60	78.00	99.00
\$70,000	5.60	5.60	7.70	10.50	12.60	20.30	33.60	58.80	77.70	91.00	115.50
\$80,000	6.40	6.40	8.80	12.00	14.40	23.20	38.40	67.20	88.80	104.00	132.00
\$90,000	7.20	7.20	9.90	13.50	16.20	26.10	43.20	75.60	99.90	117.00	148.50
\$100,000	8.00	8.00	11.00	15.00	18.00	29.00	48.00	84.00	111.00	130.00	165.00
\$110,000	8.80	8.80	12.10	16.50	19.80	31.90	52.80	92.40	122.10	143.00	181.50
\$120,000	9.60	9.60	13.20	18.00	21.60	34.80	57.60	100.80	133.20	156.00	198.00
\$130,000	10.40	10.40	14.30	19.50	23.40	37.70	62.40	109.20	144.30	169.00	214.50
\$140,000	11.20	11.20	15.40	21.00	25.20	40.60	67.20	117.60	155.40	182.00	231.00
\$150,000	12.00	12.00	16.50	22.50	27.00	43.50	72.00	126.00	166.50	195.00	247.50
\$160,000	12.80	12.80	17.60	24.00	28.80	46.40	76.80	134.40	177.60	208.00	264.00
\$170,000	13.60	13.60	18.70	25.50	30.60	49.30	81.60	142.80	188.70	221.00	280.50
\$180,000	14.40	14.40	19.80	27.00	32.40	52.20	86.40	151.20	199.80	234.00	297.00
\$190,000	15.20	15.20	20.90	28.50	34.20	55.10	91.20	159.60	210.90	247.00	313.50
\$200,000	16.00	16.00	22.00	30.00	36.00	58.00	96.00	168.00	222.00	260.00	330.00
\$210,000	16.80	16.80	23.10	31.50	37.80	60.90	100.80	176.40	233.10	273.00	346.50
\$220,000	17.60	17.60	24.20	33.00	39.60	63.80	105.60	184.80	244.20	286.00	363.00
\$230,000	18.40	18.40	25.30	34.50	41.40	66.70	110.40	193.20	255.30	299.00	379.50
\$240,000	19.20	19.20	26.40	36.00	43.20	69.60	115.20	201.60	266.40	312.00	396.00
\$250,000	20.00	20.00	27.50	37.50	45.00	72.50	120.00	210.00	277.50	325.00	412.50
\$260,000	20.80	20.80	28.60	39.00	46.80	75.40	124.80	218.40	288.60	338.00	429.00
\$270,000	21.60	21.60	29.70	40.50	48.60	78.30	129.60	226.80	299.70	351.00	445.50
\$280,000	22.40	22.40	30.80	42.00	50.40	81.20	134.40	235.20	310.80	364.00	462.00
\$290,000	23.20	23.20	31.90	43.50	52.20	84.10	139.20	243.60	321.90	377.00	478.50
\$300,000	24.00	24.00	33.00	45.00	54.00	87.00	144.00	252.00	333.00	390.00	495.00

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Monthly Premiums (continued)

Coverage Amount	Employee's Age as of October 1	
	75-79*	80+*
\$10,000	45.08	45.08
\$20,000	90.16	90.16
\$30,000	135.24	135.24
\$40,000	180.32	180.32
\$50,000	225.40	225.40
\$60,000	270.48	270.48
\$70,000	315.56	315.56
\$80,000	360.64	360.64
\$90,000	405.72	405.72
\$100,000	450.80	450.80
\$110,000	495.88	495.88
\$120,000	540.96	540.96
\$130,000	586.04	586.04
\$140,000	631.12	631.12
\$150,000	676.20	676.20
\$160,000	721.28	721.28
\$170,000	766.36	766.36
\$180,000	811.44	811.44
\$190,000	856.52	856.52
\$200,000	901.60	901.60
\$210,000	946.68	946.68
\$220,000	991.76	991.76
\$230,000	1,036.84	1,036.84
\$240,000	1,081.92	1,081.92
\$250,000	1,127.00	1,127.00
\$260,000	1,172.08	1,172.08
\$270,000	1,217.16	1,217.16
\$280,000	1,262.24	1,262.24
\$290,000	1,307.32	1,307.32
\$300,000	1,352.40	1,352.40

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Spouse Rates

If you elect Dependents Life with AD&D insurance for your spouse, your monthly rate for this coverage is indicated in the table below. Premiums for this coverage will be deducted directly from your paycheck.

Employee's Age (as of October 1)	Rate* (Per \$1,000 of Total Coverage)
<25	\$0.08
25-29	\$0.08
30-34	\$0.11
35-39	\$0.15
40-44	\$0.18
45-49	\$0.29
50-54	\$0.48
55-59	\$0.84
60-64	\$1.11
65-69	\$2.00
70-74	\$3.30
75-79	\$12.88
80+	\$12.88

To calculate your premium:

1. Amount Elected: Write this amount on the Voluntary Life with AD&D requested amount line on your Enrollment and Change Form. Line 1: _____
2. Line 1 divided by \$1,000 = Line 2. Line 2: _____
3. Select your rate from the rate table and enter on Line 3. Line 3: _____
4. Line 2 multiplied by Line 3 = Your monthly cost. Line 4: _____

* Monthly AD&D rate of \$0.03 per \$1,000 of AD&D benefit has been included in each of the above rates.

Monthly Premiums

Coverage Amount	Employee's Age as of October 1										
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*
\$5,000	0.40	0.40	0.55	0.75	0.90	1.45	2.40	4.20	5.55	6.50	8.25
\$10,000	0.80	0.80	1.10	1.50	1.80	2.90	4.80	8.40	11.10	13.00	16.50
\$15,000	1.20	1.20	1.65	2.25	2.70	4.35	7.20	12.60	16.65	19.50	24.75
\$20,000	1.60	1.60	2.20	3.00	3.60	5.80	9.60	16.80	22.20	26.00	33.00
\$25,000	2.00	2.00	2.75	3.75	4.50	7.25	12.00	21.00	27.75	32.50	41.25
\$30,000	2.40	2.40	3.30	4.50	5.40	8.70	14.40	25.20	33.30	39.00	49.50
\$35,000	2.80	2.80	3.85	5.25	6.30	10.15	16.80	29.40	38.85	45.50	57.75
\$40,000	3.20	3.20	4.40	6.00	7.20	11.60	19.20	33.60	44.40	52.00	66.00
\$45,000	3.60	3.60	4.95	6.75	8.10	13.05	21.60	37.80	49.95	58.50	74.25
\$50,000	4.00	4.00	5.50	7.50	9.00	14.50	24.00	42.00	55.50	65.00	82.50
\$55,000	4.40	4.40	6.05	8.25	9.90	15.95	26.40	46.20	61.05	71.50	90.75
\$60,000	4.80	4.80	6.60	9.00	10.80	17.40	28.80	50.40	66.60	78.00	99.00
\$65,000	5.20	5.20	7.15	9.75	11.70	18.85	31.20	54.60	72.15	84.50	107.25
\$70,000	5.60	5.60	7.70	10.50	12.60	20.30	33.60	58.80	77.70	91.00	115.50
\$75,000	6.00	6.00	8.25	11.25	13.50	21.75	36.00	63.00	83.25	97.50	123.75
\$80,000	6.40	6.40	8.80	12.00	14.40	23.20	38.40	67.20	88.80	104.00	132.00
\$85,000	6.80	6.80	9.35	12.75	15.30	24.65	40.80	71.40	94.35	110.50	140.25
\$90,000	7.20	7.20	9.90	13.50	16.20	26.10	43.20	75.60	99.90	117.00	148.50
\$95,000	7.60	7.60	10.45	14.25	17.10	27.55	45.60	79.80	105.45	123.50	156.75
\$100,000	8.00	8.00	11.00	15.00	18.00	29.00	48.00	84.00	111.00	130.00	165.00
\$105,000	8.40	8.40	11.55	15.75	18.90	30.45	50.40	88.20	116.55	136.50	173.25
\$110,000	8.80	8.80	12.10	16.50	19.80	31.90	52.80	92.40	122.10	143.00	181.50
\$115,000	9.20	9.20	12.65	17.25	20.70	33.35	55.20	96.60	127.65	149.50	189.75
\$120,000	9.60	9.60	13.20	18.00	21.60	34.80	57.60	100.80	133.20	156.00	198.00
\$125,000	10.00	10.00	13.75	18.75	22.50	36.25	60.00	105.00	138.75	162.50	206.25
\$130,000	10.40	10.40	14.30	19.50	23.40	37.70	62.40	109.20	144.30	169.00	214.50
\$135,000	10.80	10.80	14.85	20.25	24.30	39.15	64.80	113.40	149.85	175.50	222.75
\$140,000	11.20	11.20	15.40	21.00	25.20	40.60	67.20	117.60	155.40	182.00	231.00
\$145,000	11.60	11.60	15.95	21.75	26.10	42.05	69.60	121.80	160.95	188.50	239.25
\$150,000	12.00	12.00	16.50	22.50	27.00	43.50	72.00	126.00	166.50	195.00	247.50

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Monthly Premiums (Continued)

Coverage Amount	Employee's Age as of October 1	
	75-79*	80+*
\$5,000	22.54	22.54
\$10,000	45.08	45.08
\$15,000	67.62	67.62
\$20,000	90.16	90.16
\$25,000	112.70	112.70
\$30,000	135.24	135.24
\$35,000	157.78	157.78
\$40,000	180.32	180.32
\$45,000	202.86	202.86
\$50,000	225.40	225.40
\$55,000	247.94	247.94
\$60,000	270.48	270.48
\$65,000	293.02	293.02
\$70,000	315.56	315.56
\$75,000	338.10	338.10
\$80,000	360.64	360.64
\$85,000	383.18	383.18
\$90,000	405.72	405.72
\$95,000	428.26	428.26
\$100,000	450.80	450.80
\$105,000	473.34	473.34
\$110,000	495.88	495.88
\$115,000	518.42	518.42
\$120,000	540.96	540.96
\$125,000	563.50	563.50
\$130,000	586.04	586.04
\$135,000	608.58	608.58
\$140,000	631.12	631.12
\$145,000	653.66	653.66
\$150,000	676.20	676.20

* Coverage amounts for ages 65 and over reduce due to age reduction (see Life Insurance Age Reductions section).

Child Rates

If you elect Dependents Life insurance for your eligible child(ren), your monthly rate for this coverage is \$2.00 for \$10,000 regardless of the number of eligible children covered. Premiums for this coverage will be deducted directly from your paycheck.

Monthly Premiums

Coverage	
Amount	Premium
\$10,000	2.00



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. 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 and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 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 products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP190-LIFE/S399, GP399-LIFE/TRUST,
GP899-LIFE, GP190-LIFE/A997/S399



Standard Insurance Company
Voluntary Short Term Disability Coverage Highlights
Public Risk Management of Florida

Voluntary Short Term Disability (STD) Insurance

Short Term Disability insurance pays a weekly benefit in the event you cannot work because of a covered illness or injury. An STD benefit replaces a portion of your weekly income, providing funds directly to you to help pay your bills and living expenses. Standard Insurance Company (The Standard) has developed this document to provide you with information about the optional coverage you may select through Public Risk Management of Florida.

Eligibility Requirements

Effective Date	<ul style="list-style-type: none">October 1, 2018
Employee	<ul style="list-style-type: none">An active employee of the EmployerRegularly working at least at least the minimum number of hours per week required by your Employer for insurance under the Group PolicyTemporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible
Premium	<ul style="list-style-type: none">You pay 100 percent of the premium for this coverage through easy payroll deduction

Benefit Amount and Duration

Benefit Percentage	Your weekly STD benefit is 60 percent of the first \$1,667 of your weekly insured predisability earnings, reduced by deductible income
Plan Maximum Weekly Benefit	\$1,000
Plan Minimum Weekly Benefit	\$15 or 10% of your STD Benefit before reduction by Deductible Income, whichever is greater.
Maximum Benefit Period	13 weeks. However, if you are eligible for benefits under an insurance plan sponsored by your employer, your maximum benefit period will be reduced by the benefit waiting period.

Note:

- All late applications (applying 31 days after becoming eligible) and reinstatements are subject to medical underwriting approval. Employees eligible but not insured under the prior STD insurance plan are also subject to medical underwriting approval. To submit a medical history statement online, visit: <http://www.standard.com/mhs>.

Employee Coverage Effective Date

To become insured, you must satisfy the eligibility requirements listed above, serve an eligibility waiting period, receive medical underwriting approval (if applicable), 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, 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 the requirements that must be satisfied for your insurance to become effective.

Understanding Your Plan Design

Benefit Waiting Period	If your claim for STD Benefits is approved by The Standard, benefits become payable after you have been continuously disabled for the following number of days and remain disabled. Benefits are not payable during the benefit waiting period.	
	Accidental Injury	After 14 days
	Physical disease, pregnancy or mental disorder	After 14 days

Definition of Disability

You will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, or
- You are unable to earn more than 80 percent of your predisability earnings when you work for your employer.

Deductible Income

Deductible income is income you receive or are eligible to receive while STD benefits are payable. Deductible income includes, but is not limited to:

- Sick pay or other salary continuation paid to you by your Employer
- Amounts under an unemployment compensation law
- Amounts under any state disability income benefit law or similar law
- Earnings from work activity while you are disabled
- Earnings or compensation included in your predisability earnings which you receive or are eligible to receive while STD benefits are payable
- Any amount you receive by compromise, settlement or other method as a result of a claim for any of the above

Exclusions

You are not covered for a disability caused or contributed to by any of the following:

- An intentionally self-inflicted injury
- In the course of any employment for wage or profit, if you are receiving benefits for the disability under any workers' compensation or occupational disease law
- War or any act of war (declared or undeclared, and any substantial armed conflict between organized forces of a military nature)

Limitations

STD benefits are not payable for any period when you are:

- Not under the ongoing care of a physician in the appropriate specialty as determined by The Standard
- Eligible to receive benefits under a workers' compensation law or similar law
- Working for wage or profit for any employer other than the employer offering your STD coverage, including self-employment
- STD Benefits are not payable for a disability arising out of or in the course of any employment for wage or profit.

When Benefits End

STD benefits end automatically on the earliest of:

- The date you are no longer disabled
- The date your maximum benefit period ends
- The date you die
- The date long term disability benefits become payable to you under a group long term disability policy issued by The Standard
- The date you begin working for an employer other than your employer, or become self-employed

When Insurance Ends

Insurance ends automatically on the earliest of the following:

- The date the last period ends for which a premium was made
- The date your employment terminates
- The date the group policy terminates
- The date you cease to meet the eligibility requirements (insurance may continue for limited periods under certain circumstances)
- The date your employer ceases to participate under the group policy

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate 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.

Rates

If you have questions regarding how to determine your earnings, please contact your human resources representative. Premiums for this coverage will be deducted directly from your paycheck.

To calculate your monthly payroll deduction, use the formula indicated below:

- | | | |
|--------------------------------------------------------------------------|---------|---------------|
| 1. Enter your average weekly earnings, not to exceed \$1,667, on Line 1. | Line 1: | _____ |
| 2. Multiply your weekly earnings (Line 1) by 0.60 and enter on Line 2. | Line 2: | _____ |
| 3. Rate=Line 3: | Line 3: | \$0.37 |
| 4. Multiply Line 2 by the amount entered on Line 3. | Line 4: | _____ |
| 5. Divide the amount entered on Line 4 by 10 and enter on Line 5. | Line 5: | _____ |

The amount shown on Line 5 is your estimated monthly payroll deduction.



Standard Insurance Company

For more than 100 years we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. 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 and Individual Disability insurance. We provide insurance to more than 24,800 groups, covering over 8 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 products from The Standard, Contact your human resources department or visit us at www.standard.com.

* As of June 30, 2013, based on internal data developed by Standard Insurance Company.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

GP399-STD/TRUST
Series 90 (FL/MD/VT)

NOTICE OF PLAN

To

Members employed by **Town of Longboat Key**
insured under Group Policy 164624-C issued to
Public Risk Management of Florida as Policyholder.

Effective October 1, 2018, the Group Policy provides the following for you:

1. The Class Definition as shown in the General Policy Information portion of the **Coverage Features** reads as follows for you:

Class Definition:

Class 6: Town of Longboat Key - Full-time employees working at least 30 hours per week

2. The Schedule Of Insurance portion of the **Coverage Features** provides the following for you:

Class 6

Eligibility Waiting Period:

You are eligible on the later of A) the first day of the calendar month coinciding with or next following 30 consecutive days as a Member, and B) the Group Policy Effective Date.

Eligibility Waiting Period means the period you must be a Member before you become eligible for insurance.

Own Occupation Period:

The first 24 months for which LTD Benefits are paid.

Any Occupation Period:

From the end of the Own Occupation Period to the end of the Maximum Benefit Period.

LTD Benefit:

60% of the first \$13,333 of your Predisability Earnings, reduced by Deductible Income.

Maximum:

\$8,000 before reduction by Deductible Income.

Minimum:

\$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.

Benefit Waiting Period:

90 days. However, you will be credited for time served under the Prior Plan's benefit waiting period when your Disability is a recurrent disability under the Prior Plan's recurrent disability provisions.

Assisted Living Benefit:

An additional 20% of the first \$13,333 of your Predisability Earnings, but not to exceed \$2,667. The Assisted Living Benefit is not reduced by Deductible Income.

3. The Premium Contributions portion of the **Coverage Features** provides the following for you:

Insurance is:

Noncontributory

Please attach this notice to your certificate.


STANDARD INSURANCE COMPANY



TheStandard®

A helping hand when you need it.

Rely on the support, guidance and resources
of your Employee Assistance Program.



Standard Insurance Company

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program,¹ which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26)² and all household members can contact master's-degreed clinicians 24/7 by phone, online, live chat, email and text. There's even a mobile EAP app. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three assessment and counseling sessions per issue. Sessions can be done in person, on the phone or by video.

EAP services can help with:

-  Depression, grief, loss and emotional well-being
-  Family, marital and other relationship issues
-  Life improvement and goal-setting
-  Addictions such as alcohol and drug abuse
-  Stress or anxiety with work or family
-  Financial and legal concerns
-  Identity theft and fraud resolution
-  Online will preparation

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit workhealthlife.com/Standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

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

¹ The EAP service is provided through an arrangement with Morneau Shepell, which is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

² Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

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.

With EAP, assistance is immediate, personal and available when you need it.

Contact EAP

888.293.6948

TDD: 800.327.1833

24 hours a day,
seven days a week

workhealthlife.com/Standard3

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.

Select a topic: [What Is EAP?](#)

[Using EAP](#)

[Counseling Services](#)

[Legal and Financial Services](#)

[WorkLife Services](#)



PROGRAM DESCRIPTION

Employee Assistance Program



What Is EAP?

At some point, we all need help coping or making difficult decisions. The Employee Assistance Program makes it easy to access support, guidance and resources.¹ EAP is there for you and your family through your Group Long Term Disability insurance from Standard Insurance Company (The Standard). And it's confidential — information will be released only with your permission or as required by law.

Health AdvocateSM provides our EAP services.² Their professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.



Coordinating with your health plan(s)

An EAP counselor will make every effort to coordinate with in-network providers if you need more than the included EAP sessions. They'll also share available resources and referral options.

EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft resolution
- Online will preparation and other legal documents

¹ The EAP service is provided through an arrangement with Health Advocate, which is not affiliated with The Standard, to groups of 10 – 2,499 covered employees. This service is only available while insured under The Standard's Long Term Disability (LTD) policy. The Standard may change providers or terminate service at any time. Health Advocate is solely responsible for providing and administering the service.

² Health Advocate, Inc. is a national health advocacy, patient advocacy and assistance company. Their expertise in EAP and work/life services stretches back nearly 40 years to 1979. Their highest priority is treating members with respect and dignity, protecting their privacy and working to eliminate the stigma often associated with using mental health services. Health Advocate's services cover more than 55,000 clients and 32 million lives. Their services also help support managers, supervisors and HR professionals. Health Advocate is headquartered in Plymouth Meeting, PA, with more locations in the western, central, and eastern parts of the U.S.

Using EAP

Getting Help Is Easy

Connect with EAP support by phone, email, online and live chat. There's even a mobile app.

Contact EAP 24 Hours a Day, Seven Days a Week

888.293.6948 (phone)

For TTY services dial 711

answers@healthadvocate.com

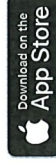
healthadvocate.com/standard3

Online Resources

Visit healthadvocate.com/standard3 to explore articles, webinars, financial calculators, health assessments and web links to many government and nonprofit services.

**Get the EAP Mobile App**

- ① Visit Google Play or the App Store.
- ② Find the EAP Mobile App.
- ③ Choose *The Standard* — EAP — 3 Visits.

**Who Is Eligible to Use EAP Services?**

- You
- Your spouse
- Domestic partner
- Married or unmarried dependent children to age 26¹
- All other household members

EAP services are available for up to 30 days after your coverage and/or employment ends. If you pass away, your dependents can use the services for up to 90 days.

¹ Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

Counseling Services

When you contact EAP, you'll have the support of a master's level counselor who can do an immediate assessment, consult and refer you for help.

Counseling Sessions

Your program offers up to **three counseling sessions** for each issue that each eligible person wants to address. Sessions can be in person, on the phone, through video or by text.



Counseling sessions can be:

- In person
- On the phone
- Through video
- By text

How Referrals Work

- Life-threatening emergencies have appropriate care coordinated upon initial contact.
- Urgent appointments are offered and available within 24 hours.
- Routine appointments are offered and available within five business days.

A Network of Qualified Providers

- National network of more than 62,000 providers
- Network in place for over 30 years
- Open-panel policy (no closed networks)

Standards for Clinical Providers

- Minimum of a master's degree
- State licensure

Consistent Support

A master's level counselor coordinates your telephone intake, case management and follow up to ensure continuity of care.

Legal Services

EAP can connect you with resources to help with legal issues.

- Nationwide panel of attorneys
- Up to 30-minute free face-to-face or telephone consultation for each separate legal matter
- 25% discount if you retain an in-network attorney
- Coverage for most legal issues, including civil, personal/family, credit, elder law, tax law, real estate and estate planning
- Online will preparation and other legal documents

Financial Services

EAP provides support to help with financial concerns.

- Up to 30-minute free financial counseling session for each issue from Certified Consumer Credit Counselors, Certified Credit Report Reviewers and financial planners
- Identity theft consultations and free identity theft kit if your identity has been stolen

Money Management

- Spending habits
- Budgeting strategies
- Managing credit
- Managing debt
- Debt consolidation
- Financial planning information
- Goal setting
- Credit report and credit score issues
- Homeownership and other personal finance issues





WorkLife Services



WorkLife Services

EAP comes with WorkLife Services. WorkLife Specialists can provide resources and referrals for important needs like parenting, special needs children, caregiver management, education, adoption, daily living and care for your pet, child or elderly loved one.

Online Savings and Discount Center

The savings center is available on the EAP website. Get up to 50% discounts on name-brand, practical and luxury items. Save on travel, restaurants, flowers, home, apparel and more.

Wellness discounts are available online through the Health tab on the website, including discounts on NutriSystem, Weight Watchers, Vitamin Shoppe, fitness and personal care.

WorkLife Services provides expert, multilingual telephonic and internet-based consultation and referral for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering

EAP support is immediate, personal, confidential and available when you need it.

Contact EAP

888.293.6948 (phone)

For TTY services dial 711

answers@healthadvocate.com

healthadvocate.com/standard3

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

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.

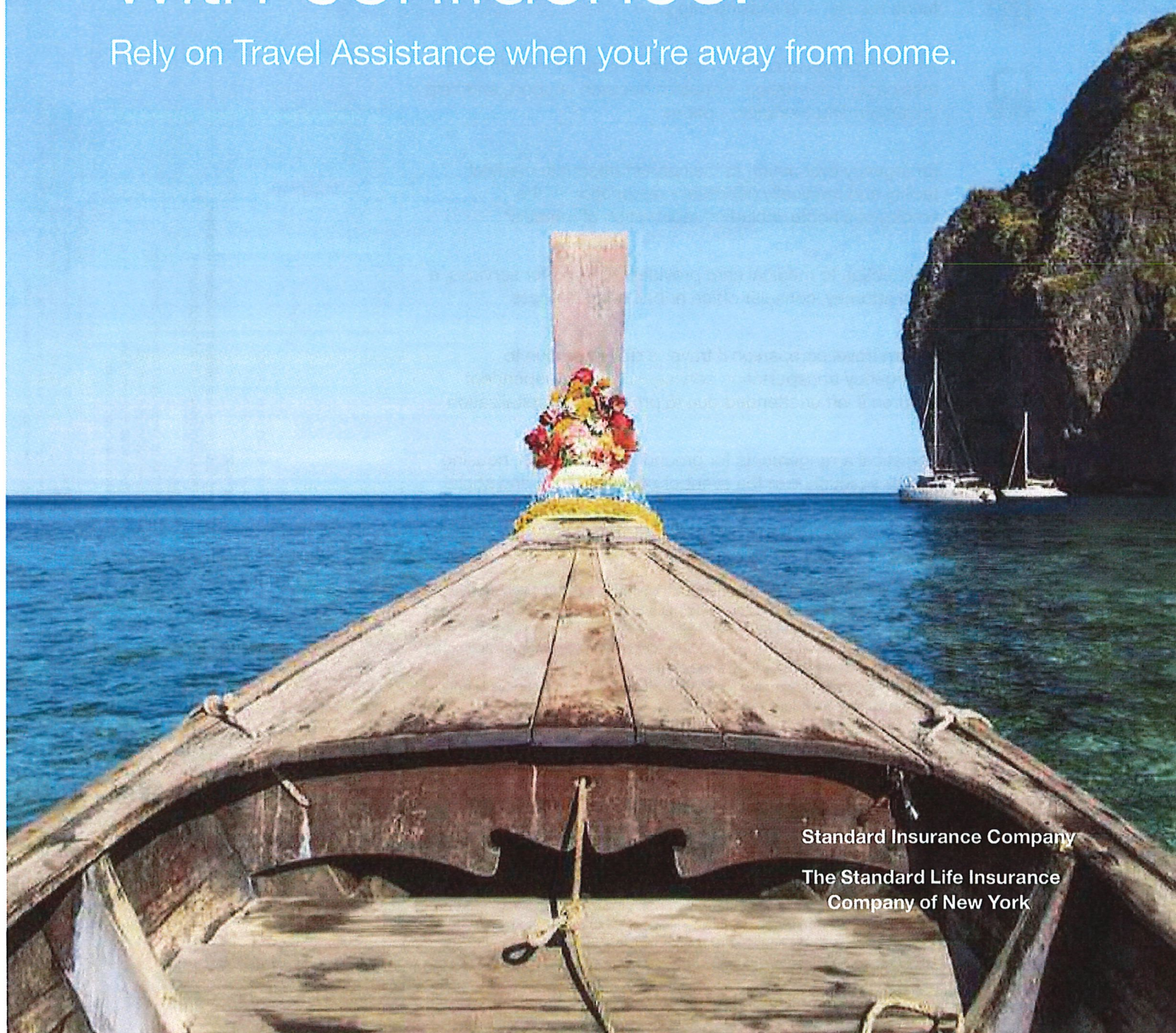
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Employee Assistance Program-3
(8/21) EE



Explore the world with confidence.

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



Standard Insurance Company

The Standard Life Insurance
Company of New York

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.

You and your spouse are covered with Travel Assistance¹ — and so are kids through age 25 — with your group insurance from The Standard.[‡]

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:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



24/7/365 phone access to registered nurses for health and medication information, symptom decision support, and help understanding treatment options



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains²



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Return travel companion if travel is disrupted due to emergency transportation services³ or return dependent children if left unattended due to prolonged hospitalization



Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability; for more complex situations, assists with making arrangements with providers of specialized security services

¹ Travel Assistance is provided through an arrangement with UnitedHealthcare Global, which is not affiliated with The Standard, and is subject to the terms and conditions, including exclusions and limitations, of the Emergency Travel Assistance Program Employee Description. UnitedHealthcare Global is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product, except in Oregon. UnitedHealthcare Global is the marketing name for FrontierMEDEX, Inc. This service is only available while insured under The Standard's group policy.

² Must be arranged by UnitedHealthcare Global. Related medical services, medical supplies and a medical escort are covered where applicable and necessary.

³ Not available to Oregon residents.

[‡] The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon, in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, New York. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.

Contact Travel Assistance

800.527.0218

United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda

+1.410.453.6330

Everywhere else

Assistance@uhcglobal.com

www.standard.com/travel



Global Intelligence Center
www.standard.com/travel
Group #9061

Travel Assistance is available if you travel more than 100 miles from home or in a foreign country.

Contact

800.527.0218: United States, Canada, Puerto Rico,
U.S. Virgin Islands and Bermuda
+1.410.453.6330: Everywhere else

Assistance@uhcglobal.com

UnitedHealthcare Global is not responsible for the availability or results of any medical, legal, or transportation services. You are responsible for obtaining all services not directly provided by UnitedHealthcare Global and for the expenses associated with them. All services must be arranged by UnitedHealthcare Global. No claims for reimbursement will be accepted.

Standard Insurance Company

**The Standard Life Insurance
Company of New York**

www.standard.com

Travel Assistance
14684 (4/16) SI/SNY EE