

NEW EXPANDED LIFE INSURANCE COVERAGE AMOUNTS AVAILABLE—EFFECTIVE JULY 1, 2018

LIMITED SPECIAL ENROLLMENT PERIOD FOR OCEA MEMBERS ONLY—MAY 7–JUNE 29, 2018

OCEA and the OCEA Health & Welfare Trust are excited to announce **FOR OCEA MEMBERS ONLY** important new Expanded Life Insurance Coverage Amounts under the OCEA Supplemental Life program underwritten by our life insurance carrier, The Standard. Effective July 1, 2018, the Trust has added two new Plans which will allow eligible ***dues-paying OCEA members*** to apply to purchase life insurance coverage up to five times their annual salary (not to exceed \$300,000), and additional amounts of coverage for spouses and children. The Plan also includes burial and AD&D coverage.

	MEMBER LIFE INSURANCE BENEFIT	SPOUSE BENEFIT	CHILD BENEFIT
Plan 1	One times Base Annual Salary not to exceed \$60,000	50% of Member amount to \$30,000	10% of Member amount to \$6,000
Plan 2	Two times Base Annual Salary not to exceed \$120,000	50% of Member amount to \$60,000	10% of Member amount to \$12,000
Plan 3	Three times Base Annual Salary not to exceed \$180,000	50% of Member amount to \$90,000	10% of Member amount to \$18,000
Plan 4	Four times Base Annual Salary not to exceed \$240,000	50% of Member amount to \$120,000	10% of Member amount to \$20,000
Plan 5	Five times Base Annual Salary not to exceed \$300,000	50% of Member amount to \$150,000	10% of Member amount to \$20,000

The Standard has established certain requirements for this **Limited Special Enrollment Period** opportunity. The amount of coverage you can apply for without completing a **Medical History Statement (MHS)** will depend on whether you are:

- Newly eligible to enroll in the Supplemental Life program (your OCEA membership date is July 1, 2018, or later);
- A current OCEA member who is enrolled in the Supplemental Life program; or
- A current OCEA member who is not enrolled in the Supplemental Life program.

NEWLY ELIGIBLE OCEA MEMBER

If your OCEA membership date is July 1, 2018, or later you may apply for coverage up to 5 times annual salary to a maximum of \$300,000. Amounts over Plan 2 above require completion of a MHS by you, your spouse and your children.

Your application must be submitted within 31 days of your OCEA membership date. Applications received after 31 days require a MHS for any amounts of coverage.

CURRENT ENROLLED OCEA MEMBER

If you are currently enrolled in the Supplemental Life program you can increase your current coverage by one plan level without completing a MHS (e.g., if you are now at Plan 3, you can move to Plan 4). You can increase your coverage more than one plan level but to do so requires completion of a MHS. Any increase in coverage for your spouse or children requires the completion of a MHS.

If you or your dependents previously applied for coverage under this program and were declined, any increase in coverage requires completion of a MHS.

CURRENT OCEA MEMBER—NOT ENROLLED

If you are an OCEA member not currently enrolled in the Supplemental Life program, you may elect to apply for Plan 1 above without completing a MHS for you, your spouse and children. A MHS is required for any higher levels of coverage.

If you or your dependents previously applied for coverage under this program and were declined, any coverage requires completion of a MHS.

What does coverage cost? Premiums are at special twice monthly OCEA member rates in the chart below, based on your salary and level of coverage.

Age	< 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 & up
Member	\$0.05	\$0.06	\$0.07	\$0.10	\$0.14	\$0.22	\$0.34	\$0.52	\$0.76	\$1.24	\$2.24
Member + Dependents	\$0.07	\$0.08	\$0.095	\$0.135	\$0.185	\$0.285	\$0.435	\$0.655	\$0.97	\$1.57	\$2.825

*Example: A 27-year old member has a base annual salary (BAS) of \$36,000 and elects coverage at Plan Level 2. The twice monthly premium cost is computed by multiplying the member's BAS in thousands (36) X the Plan Level (2) X the rate for the member's age in the current year and family status (Member or Member + Dependents), or $36 \times 2 \times \$0.05 = \3.60 . **SEE SEPARATE SAMPLE RATE SHEET FOR MORE EXAMPLES.***

Am I eligible to enroll? You are eligible to enroll in the Supplemental Life program only if you are: (1) a dues-paying member of OCEA; and (2) an Active Employee (at work on the date you enroll and the date your coverage is effective). Contact the Benefits Staff at OCEA if you have any questions. Remember, if you are not currently an OCEA member it is easy to join. You can complete the OCEA Membership Application by visiting the OCEA website (www.ocea.org) and clicking on Member Benefits, then Membership Application. The Application may be completed 100% online, or by downloading and completing the form, signing where indicated, and delivered to OCEA.

How do I enroll? ***This Limited Special Open Enrollment Period ends on June 29, 2018*** so be sure to fully complete the enclosed enrollment form and return it in the enclosed envelope to OCEA or drop it by the OCEA office at 830 N. Ross St. on or before June 29, 2018. Be sure you clearly indicate your enrollment category, the amount of requested coverage, and designate one or more beneficiaries. If your application is for a level of coverage that requires a Medical History Statement, you can complete the Statement online on the OCEA website (www.ocea.org/member-benefits) and clicking on Health & Welfare Benefits, then Online Medical History Statement.

What forms do I complete? The forms you will need to complete and submit depends on whether you are currently a dues-paying OCEA member and whether the level of coverage you request requires completion of a Medical History Statement. The following will be helpful to ensure you submit everything you need to take advantage of this valuable members-only opportunity.

- *Special 2018 OCEA Supplemental Benefits Enrollment—Form B.* Everyone applying for any coverage level must complete this form.
- *Medical History Statement.* Refer to the gray table on the front page to determine if you need to complete this form.
- *OCEA Membership Application.* Complete this form ONLY if you are NOT currently an OCEA Member or have not designated a beneficiary for the new additional \$5,000 life insurance benefit provided at no cost to you—free with your OCEA membership.

When is my coverage effective? If you enroll prior to June 29, 2018, coverage not subject to approval of the Medical History Statement should be effective July 1, 2018. If you must complete the Medical History Statement, your coverage should be effective the first day of the month following approval of your Medical History Statement by The Standard. Your effective date will be ultimately determined by the OCEA Health & Welfare Trust and can be influenced by when payroll deductions begin as well as your OCEA member status.

Who do I contact if I have questions? Feel free to contact the Benefits Staff at OCEA with any questions regarding this opportunity or any other questions about your OCEA-sponsored benefits. They can be reached at (714) 835-3355.