



Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by City of Riverside.

Eligibility

Definition of a Member	You are a member if you are an active benefited employee of City of Riverside and regularly working at least 20 hours each week OR an active Elected Official. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	<p>Class 1 - Executives, Senior Management, Management, Supervisory, IBEW Supervisory Group, Professional, Para-Professional and Confidential</p> <p>Class 2 - Elected Officials</p> <p>Class 3 - Fire Management, Police Management and Police Supervisory Unit</p> <p>Class 4 - IBEW Field Unit (other than IBEW Supervisory Group)</p> <p>Class 5 - Police Unit</p> <p>Class 6 - Fire Unit</p> <p>Class 7 - Refuse Unit</p> <p>Class 8 - SEIU Unit</p>
Eligibility Waiting Period	You are eligible on the first of the month that follows the date you become a member.

Benefits

Basic Life Coverage Amount	Class 1, 2 and 3	2 times your annual earnings to a maximum of \$700,000.
	Class 4	\$75,000
	Class 5	\$6,000
	Class 6,7	\$10,000
	Class 8	\$11,000

Basic AD&D Coverage Amount	Class 1-4 For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable. Class 5 - 8 Not Applicable
Life Age Reductions	Under this policy, insurance coverage amount reduces to 92 percent at age 65, to 84 percent at age 66, to 76 percent at age 67, 72 percent at age 68, 66 percent at age 69, and to 25 percent at age 70.

Other Basic Life Features and Services

- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance

Other Basic AD&D Features

- Family Benefits Package (Class 1-4 Only)
- Seat Belt Benefit (Class 1-4 Only)

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by City of Riverside. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Riverside may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

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SI 13279-D-CA-641996-C1, C2, C3, C4, C5, C6, C7, C8 (4/18)

5595867-186675