



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 Tacoma.

Eligibility	
Definition of a Member	<p>You are a member if you are one of the following:</p> <ul style="list-style-type: none">• An active employee of the Employer or an employee of the Law Enforcement Support Agency regularly working at least 20 hours each week; or• An active permanent part-time employee of the City of Tacoma <p>You are not a member if you are a temporary or seasonal employee or a full-time member of the armed forces.</p>
Eligibility Waiting Period	<p>You are eligible on the later of (a) the Group Policy Effective Date, and (b) the first day of the calendar month that follows or coincides with the date you become a member.</p>

Benefits	
Basic Life Coverage Amount	<p>Your Basic Life coverage amount is 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000, to a maximum of \$400,000.</p>
Basic AD&D Coverage Amount	<p>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.</p>
Age Reductions	<p>Basic Life and AD&D insurance coverage amounts do not reduce due to age.</p>

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Line of Duty Benefit
- Occupational Assault Benefit
- Seat Belt Benefit

This information is only a brief description of the group Basic Life /AD&D insurance policy sponsored by City of Tacoma. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and City of Tacoma 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 complete details of coverage, contact your human resources representative.



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