



Benefits at a Glance for City of Tacoma

Group Policy # 605772

Group Policy Effective Date: November 1, 1990

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible employee's, or his or her dependent'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, except for the cost of your dependent's insurance, which is paid by you through payroll deduction. Enrollment materials needed to elect dependents coverage will be provided.

Eligibility

Eligible Employee

An active employee of the employer or an employee of the Law Enforcement Support Agency regularly working at least 20 hours each week, or a permanent part-time employee of City of Tacoma.

An eligible employee does not include a temporary or seasonal employee, or a full-time member of the armed forces of any country.

Waiting Period Before Becoming Eligible for Insurance

The first day of the calendar month that follows or coincides with the date you become an eligible employee.

Your dependents will need to provide acceptable evidence of good health if you elect coverage after initially becoming eligible.

Benefits

Employee Coverage Amount

The 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. The maximum amount is \$400,000.

AD&D Insurance

For a covered accidental loss of life, the amount of this insurance benefit is equal to the employee Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the AD&D insurance coverage amount.

Age Reductions

Under this policy, insurance coverage does not reduce due to age.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse/domestic partner is \$5,000.

The Basic Dependents Life coverage amount for each of your eligible children is \$2,000.

Other Life Features & Services

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

Other AD&D Features

- Air Bag Benefit
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D and Basic Dependents Life 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 employees who become insured according to its terms. For costs and more complete details of coverage, contact your human resources representative.