



Approved:

City of Riverside, California  
Human Resources Policy and Procedure Manual

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Number: V-8 Effective Date: 07/06

**SUBJECT: LIFE INSURANCE**

**PURPOSE:**

To define the City of Riverside Group Life Insurance Plan for uniformity of interpretation and application.

**POLICY:**

All benefited employees are automatically enrolled in the City's Life Insurance Plan.

**1. Coverage**

Coverage amounts may differ depending on bargaining unit or salary. The plan document lists coverage amounts for each bargaining unit.

Depending on the bargaining unit, some employees may have Accidental Death & Dismemberment in addition to Life Insurance.

Coverage is in effect typically until the first of the month following the date of separation of employment.

Employees who separate from the City can apply for Continuation of Coverage through a conversion plan. Forms are available in Human Resources. Conversion plans are handled strictly between the insurance company and the former employee.

**2. Enrollment**

Although enrollment is automatic, Enrollment/Beneficiary forms should be submitted within 30 days of hire. This is to ensure that beneficiaries are on file. Beneficiaries may be changed at any time.

**3. Premiums**

Premiums are paid by the City for current City employees.

**4. Claims**

In the event of an employee's death, the Human Resources Department will file all necessary paperwork including an original death certificate with the life insurance company. The insurance company will make the final decision on all claims.

**5. Conversion**

Separating employees may continue coverage through a conversion plan. Conversion application forms must be submitted to the life insurance carrier no later than 30 days after separation, who will provide the employee with premium rate information. (Human Resources cannot provide premium rate information.)

**PROCEDURE:**

<u>Responsibility</u>	<u>Action</u>
Employee	<ol style="list-style-type: none"> <li>1. Completes the necessary enrollment paperwork and submits to Human Resources.</li> <li>2. Submits beneficiary change forms as necessary.</li> </ol>
Human Resources	<ol style="list-style-type: none"> <li>3. Enrolls all benefited permanent employees in the life insurance plan automatically.</li> <li>4. Adjusts premium amounts as required.</li> <li>5. Processes all claim paperwork in the event of death.</li> </ol>
Employee	<ol style="list-style-type: none"> <li>6. Obtains a conversion application form from Human Resources and submits directly to the carrier.</li> </ol>

**Disclaimer: This policy is for internal processes only. Should a discrepancy exist between this document and the Insurance Plan Document, the Insurance Plan Document will prevail. Should a discrepancy exist between this document and Federal or State Law, the Federal or State Law will prevail.**