



Additional Life Insurance Plan Highlights!

The City provides benefitted employees with a Basic Life Insurance plan to help protect their loved ones in the event of death. You also have the opportunity to apply for Additional Life Insurance from The Standard.

Section 1

Employee Eligibility

- ◆ You must be an active benefitted employee at the City of Riverside, regularly working at least 20 hours per week
- ◆ Additional Life Insurance plan **DOES NOT** cover temporary, seasonal employees, full-time members **(including dependents)** of the armed forces, or independent contractors

Dependent Eligibility

- ◆ Employees must already be enrolled in Additional Life Insurance to enroll their dependent spouse or child
- ◆ To be eligible, your spouse or child must meet the classification of "dependent eligibility" as defined in City policy **V-9 & V-10**
 - ⇒ Proper proof (i.e. marriage, birth certificate, full-time student schedule) of dependency may be required
- ◆ If your dependent is no longer eligible (i.e. divorce, lack of full-time student status, etc.), your spouse or dependent life insurance coverage must be terminated and **NO** future dependent beneficiary claims will be paid
 - ⇒ If your dependent loses eligibility and coverage is terminated, he or she may be eligible to "convert" their policy with the Standard

Section 3

Employee Coverage

- ◆ City employees may elect Additional Life Insurance coverage in units of **\$10,000**, to a maximum amount of **\$300,000**
- ◆ If you elect an amount greater than **\$50,000**, then medical underwriting approval is required
- ◆ **ALL** application requests for coverage outside the **30** day window of an employee's hire or promotion date requires medical underwriting approval

Spouse Coverage

- ◆ Spousal coverage is available in increments of **\$5,000** to a maximum coverage amount of **\$150,000**
 - ◆ This amount may not exceed 50% of the City employee's approved Additional Life Insurance coverage amount
- ◆ If you elect an amount for your spouse greater than **\$10,000**, then medical underwriting approval is required
- ◆ **ALL** application requests for coverage outside the **30** day window of an employee's hire or promotion date requires medical underwriting approval

Section 2

Application Information

- ◆ Applications can be obtained on the Benefits website at: <http://www.riversideca.gov/human/benefits/>
- ⇒ Submit the completed application to the HR Benefits Division **WITHIN 30** days of your hire or promotion date to apply for guaranteed issue amounts for employee and dependent
- ⇒ Applications **CAN** also be submitted at **ANY TIME** during the year, however, medical underwriting is required

Premium Costs

- ◆ **Employee, Spouse, and Dependent Child Rates:**
 - ⇒ To calculate the monthly premium costs, please review the [Additional Life Insurance Highlights](#) brochure found on the HR Benefits website

Group Insurance Certificate

- ◆ If you become insured for additional life, please retain a copy of the group life insurance certificate found at: <http://www.riversideca.gov/human/benefits/benefit-life.asp>

Section 4

Dependent Child Coverage

- ◆ Dependent coverage is available in increments of **\$2,000**, **\$5,000** or **\$10,000** for Dependent Life Insurance coverage
 - ⇒ This amount may not exceed 50% of the City employee's Additional Life Insurance coverage amount
 - ⇒ Dependent child may be covered through age 20 (through age 24, if a full-time student)
- ◆ **ALL** requests for coverage outside the **30** day window of an employee's hire or promotion date requires medical underwriting approval

Other Benefit Plan Advantage

- ◆ If you separate from employment, you may be eligible to continue life insurance coverage. Employees have 30 days from their termination date to apply for coverage and submit to the HR Benefits Division. The application for portability can be found on the benefits website at:

<http://www.riversideca.gov/human/benefits/>

Important Note: This Additional Life Insurance summary is **NOT** intended to supersede or replace the **Additional Life Insurance Highlights** brochure found on the HR Benefits Division website. Please consult this document for more benefit information.

You may also contact The Standard directly at **800.628.8600** or visit the website at: www.standard.com

