



Life and AD&D Insurance Coverage City of Riverside Group Policy 641996-D

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance

Standard Insurance Company has developed this document to provide you with information about your coverage offered through City of Riverside. Written in non-technical language, this is not intended as a complete description of the coverage. If you have additional questions, please refer to your group insurance certificate, which contains a detailed description of the insurance coverage. The information presented below is controlled by the *group policy* and does not modify it in any way. The controlling provisions are in the *group policy* issued by Standard Insurance Company.

Eligibility to be eligible for this plan:

- You must be an active benefited employee of City of Riverside regularly working at least 20 hours each week or an Elected Official.
- The policy excludes temporary or seasonal employees, a leased employee, an independent contractor or full time members of the armed forces.

Employee Coverage Amount Life Insurance Benefit:

Class 1:
Executives and Managers 2 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 \$700,000.

Class 2:
Elected Officials 2 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 \$700,000.

Class 3:
Fire and Police Management 2 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 \$700,000.

Class 4:
Public Utilities Field Unit \$75,000

Class 5:
Police Unit \$6,000

Class 6:
Fire Unit \$10,000

Class 7:
Refuse Unit \$10,000

Class 8:
All other members
Other than those in
Classes 1-7 and 9 \$10,000

Class 9:
Confidential Members 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 \$500,000.

Age Reductions

Under this plan, coverage for you reduces to 92% when you reach age 65, 84% at age 66, 76% at age 67, 72% at age 68, 66% at age 69 and to 25% at age 70 or over.

Accidental Death & Dismemberment (AD&D) Insurance (not provided to Classes 5-9)

With Life and AD&D Insurance from Standard Insurance Company, you or your beneficiaries may be eligible to receive an additional amount in the event of death or dismemberment as a result of an accident.

AD&D Insurance Coverage Amount

For Classes 1 through 4. The amount of *AD&D Insurance Benefit* for loss of life is equal to the amount payable for Life Insurance coverage on the date of the accident.

The amount of this *AD&D Insurance Benefit* for other covered losses is a percentage of the amount payable for Life Insurance coverage on the date of the accident, as shown in the following table:

<i>Loss:</i>	<i>Percentage Payable:</i>
One hand or one foot	50%
Two or more of the Losses listed above	100%

AD&D Additional Features

Following are brief descriptions of features included in this plan. These features offer additional benefits when an *AD&D Insurance Benefit* is payable.

Seat Belt Benefit- This provision provides an additional benefit in the event of a covered automobile accident.

Family Benefits Package - Included are the *Child Care Benefit*, *Higher Education Benefit* and *Career Adjustment Benefit*. Through this provision, your eligible family members may be entitled to receive additional financial help for child care, college or career training.

Repatriation

This benefit pays expenses incurred to transport your body to a mortuary near your primary place of residence, but not to exceed \$5,000 or 10% of the Life insurance benefit, whichever is less.

Portability

If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance coverage. Please see your human resources representative for additional information. This is subject to state variations.