



# 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 Sacramento.

Eligibility	
<b>Definition of a Member</b>	You are a member if you are an active employee of the employer and regularly working at least 20 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
<b>Class Definition</b>	<p><b>Class 1</b> Mayor</p> <p><b>Class 2</b> City Council members</p> <p><b>Class 3</b> City Manager</p> <p><b>Class 4</b> Charter Officers (City Clerk, City Treasurer, City Attorney, and City Auditor)</p> <p><b>Class 5</b> Management employees (Units 01 and 14), Library Management employees and Confidential/Administrative employees (Unit 10)</p> <p><b>Class 6</b> Library Confidential employees</p> <p><b>Class 7</b> Library Supervisory Unit employees</p> <p><b>Class 8</b> Fire Local 552 employees (Unit 05)</p> <p><b>Class 9</b> Building Construction Trades employees (Unit 06), Plumbers/Pipefitters Local 447 employees (Unit 07), and employees in Rep Units 08 and 12</p> <p><b>Class 10</b> SPOA (Sacramento Police Officers Association) members including Bomb Squad, Air Operations, SWAT, Bicycle Unit, and Motorcycle Enforcement employees</p> <p><b>Class 11</b> Library Unit Local 39 employees</p> <p><b>Class 12</b> Management employees of SHRA (other than a Director, Assistant Director, General Counsel or Manager)</p> <p><b>Class 13</b> Confidential employees of SHRA</p> <p><b>Class 14</b> Employees of SHRA who are members of AFSCME</p>

## Eligibility Continued

<b>Class Definition</b>	<p><b>Class 15</b> Employees of SHRA who are members of SHRA Employees Association</p> <p><b>Class 16</b> Directors, Assistant Directors, General Counsel and Managers of SHRA</p> <p><b>Class 17</b> Management employees (Unit 20)</p> <p><b>Class 18</b> Mayor Support and City Council Support employees (Unit 21), and WC Engineering employees (Unit 11)</p> <p><b>Class 19</b> General Supervisory employees (Unit 15)</p> <p><b>Class 20</b> Unit 02 SPOA (Sacramento Police Officers Association), other than Bomb Squad employees, Air Operations employees, SWAT employees, Motorcycle Enforcement employees, and Bicycle Unit employees</p> <p><b>Class 21</b> Employees in Rep Units 03, 04, 16, and 17</p> <p><b>Class 22</b> Assistant City Managers</p>
<b>Eligibility Waiting Period</b>	<p>You are eligible on the first day of the calendar month that follows or coincides with the date you become a member.</p>

## Benefits

<b>Basic Life Coverage Amount</b>	<p>Your Basic Life coverage amount is as follows:</p> <table data-bbox="646 1066 1258 1318"> <tr> <td><b>Classes 1 and 3</b></td> <td>\$150,000</td> </tr> <tr> <td><b>Classes 2 and 4</b></td> <td>\$100,000</td> </tr> <tr> <td><b>Classes 5, 10, 12, 13, 16, 17, 18, 20 and 22</b></td> <td>\$50,000</td> </tr> <tr> <td><b>Class 19</b></td> <td>\$35,000</td> </tr> <tr> <td><b>Classes 6, 7, and 21</b></td> <td>\$20,000</td> </tr> <tr> <td><b>Class 8</b></td> <td>\$15,000</td> </tr> <tr> <td><b>Classes 9, 11, 14, and 15</b></td> <td>\$10,000</td> </tr> </table>	<b>Classes 1 and 3</b>	\$150,000	<b>Classes 2 and 4</b>	\$100,000	<b>Classes 5, 10, 12, 13, 16, 17, 18, 20 and 22</b>	\$50,000	<b>Class 19</b>	\$35,000	<b>Classes 6, 7, and 21</b>	\$20,000	<b>Class 8</b>	\$15,000	<b>Classes 9, 11, 14, and 15</b>	\$10,000
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<b>Basic AD&amp;D Coverage Amount</b>	<p>For a covered accidental loss of life, your Basic AD&amp;D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.</p>														
<b>Age Reductions</b>	<p>Basic Life and AD&amp;D insurance coverage amounts reduce by 35% at age 70, and by 50% at age 75.</p>														

## Other Basic Life Features and Services

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

## Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Line of Duty Benefit (Class 10 only)
- Seat Belt Benefit

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



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