



Income Protection

Basic Life and AD&D Insurance

Benefit Highlights for:

County of Santa Cruz – \$100,000 Life Policy

What is Basic Life and AD&D Insurance?	<p>Your Employer provides, at no cost to you, Basic Life and AD&D Insurance in an amount of \$100,000.</p> <p>Life Insurance pays your <i>beneficiary</i> (please see below) a benefit if you die while you are covered.</p> <p>This highlight sheet is an overview of your Basic Life and AD&D Insurance. Once a group policy is issued to your employer, a certificate of Insurance will be available to explain your coverage in detail.</p>
Eligibility	<p>The Chief Administrative Officer, Assistant County Administrative Officers, Department Heads, Members of the Board of Supervisors, and Elected Officials, who is a citizen or resident of the United States, working at least 20 hours per week respectively (15 hours per week if on temporary work furlough (reduction in hours)).</p>
When can I enroll?	<p>As an eligible Employee, you are automatically covered by Basic Life and AD&D Insurance; you do not have to enroll. If you have not already done so, you must designate a beneficiary as described below.</p>
When is it effective?	<p>Coverage goes into effect subject to the terms and conditions of the policy. You must be Actively at Work with your employer on the day your coverage takes effect.</p>
Benefit Reductions	<p>Your benefit reduces by 35% at age 70 and by 50% of the original amount at age 75.</p>
What is a beneficiary?	<p>Your beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while covered by the policy.</p>
AD&D Coverage	<p>AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. The insurance pays:</p> <ul style="list-style-type: none"> ● 100% of the principal sum in the event of accidental loss of life, two limbs, the sight of both eyes, one limb and the sight of one eye, or speech and hearing in both ears or quadriplegia. ● 75% for paraplegia or triplegia (paralysis of three limbs). ● 50% for accidental loss of one limb, sight of one eye, or speech or hearing in both ears or hemiplegia. ● 25% for accidental loss of thumb and index finger of the same hand or uniplegia.
Can I keep my Life Coverage if I leave my employer?	<p>Yes, subject to the contract, you have the option of:</p> <ul style="list-style-type: none"> ● Converting your group Life coverage to your own individual policy (policies).

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What is the Living Benefits Option?

If you are diagnosed as terminally ill with a 12 month life expectancy, you may be eligible to receive payment of a portion of your Life Insurance. The remaining amount of your Life Insurance would be paid to your beneficiary when you die.

Important Details

As is standard with most term life Insurance, this coverage includes certain limitations and exclusions:

- The amount of your coverage may be reduced when you reach certain ages.
- AD&D Insurance does not cover losses caused or contributed by:

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| <ul style="list-style-type: none">• Sickness; disease; or any treatment for either;• Any infection, except certain ones caused by an accidental cut or wound;• Intentionally self-inflicted injury, suicide or suicide attempt;• War or act of war, whether declared or not; | <ul style="list-style-type: none">• Injury sustained while in the armed forces of any country of international authority;• Taking prescription or illegal drugs unless prescribed for or administered by a licensed physician;• Injury sustained while committing or attempting to commit a felony;• The injured person's intoxication. |
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This Benefit Highlights Sheet is an overview of the Insurance being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the policy as actually issued. Only the Insurance policy issued to the policyholder (your employer) can fully describe all of the provisions, terms, conditions, limitations and exclusions of your Insurance coverage. In the event of any difference between the Benefit Highlights Sheet and the Insurance policy, the terms of the Insurance policy apply.

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