

Life Insurance

The Group Term Life and Accidental Death and Dismemberment Policy provides benefits under the following programs:

Schedule of LIFE INSURANCE for MEMBERS regularly scheduled to work 40 hours each week, this includes elected officials:

Under age 70	300% of your ANNUAL EARNINGS with a minimum benefit of \$50,000* and a maximum benefit of \$150,000.
Age 70-74	200% of your ANNUAL EARNINGS with a minimum benefit of \$33,330* and a maximum benefit of \$100,000.
75 or older	130% of your ANNUAL EARNINGS with a minimum benefit of \$21,665* and a maximum benefit of \$65,000.

*The amount of your LIFE INSURANCE is rounded to the next higher multiple of \$1,000. If you are a FULL-TIME MEMBER who has 10 years of service prior to attaining age 70, your LIFE INSURANCE will be a minimum of \$50,000.

Schedule of ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE for MEMBERS under the Group Term Life Insurance Policy:

Losses caused solely and directly by accidental bodily injuries not attributable to any Policy exclusion.

Full or one-half (contingent upon type of loss) the amount equal to your LIFE INSURANCE.

The SEAT BELT BENEFIT is an additional accidental death benefit that is paid if you die as a result of an AUTOMOBILE accident and you were wearing a SEAT BELT at the time of the accident. The following rules apply:

1. The SEAT BELT BENEFIT equals \$50,000 or the amount of the ACCIDENTAL DEATH & DISMEMBERMENT Insurance Benefit paid because of your accidental death, whichever is less.
2. Satisfactory written proof that your death resulted from an AUTOMOBILE accident and that you were wearing a SEAT BELT at the time of the accident must be provided along with a copy of the policy accident report with the claim.

The ACCELERATED BENEFIT allows covered employees to receive up to 50% of their Life Insurance benefits or \$25,000, whichever is greater. In order to qualify for this benefit the insured must have a minimum Life Insurance amount of \$10,000. The covered employee must be diagnosed as being terminally ill with a life expectancy of less than 12 months to be eligible for this benefit; and the insured must apply and qualify for Waiver of Premium or Continued Life Insurance.