



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 the City of San José.

Eligibility	
Definition of a Member	<p>You are a member if you are one of the following:</p> <ul style="list-style-type: none"> a. An active full-time benefited employee of the City of San José, as defined in the Civil Service Rules; b. A mayor or city council member of the City of San José; or c. An active full-time benefited contract employee of a mayor or city council member, as defined in the Civil Service Rules. <p>You are not a member if you are a temporary or seasonal employee (other than a full-time temporary classified employee), or a full-time member of the armed forces.</p>
Class Definition	<p>Class 1 Active management members, mayor and city council members Class 2 Active non-management members</p>
Eligibility Waiting Period	<p>If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.</p>

Benefits: Class 1	
Basic Life Coverage Amount Class 1	<p>Your Basic Life coverage amount is 2 times your annual earnings rounded to the nearest multiple of \$1,000, to a maximum of \$750,000.</p>
Basic AD&D Coverage Amount Class 1	<p>For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.</p>

Benefits: Class 2

Basic Life Coverage Amount Class 2

Your Basic Life coverage amounts are listed below:

Unit 1 (Police)	\$10,000
Unit 2 (Fire):	\$10,000
Unit 3 (Building, Mechanic and Electric Inspectors) (IBMEI):	\$20,000
Unit 4 (MEF):	\$20,000
Unit 5 (Operating Engineers/Local #3) (OE3):	\$20,000
Unit 6 (Electrical Workers) (IBEW):	\$20,000
Unit 7 (Unrepresented):	\$20,000
Unit 8 (Confidential) (CEO):	\$20,000

Note: The above units may change as defined by CSJ, as unions get added or deleted.

San José Sports Authority Members:	\$10,000
San José Arena Authority Members:	\$10,000

Basic AD&D Coverage Amount Class 2

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

Other Basic Life Features and Services

- Accelerated Benefit
- Life Services Toolkit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by the City of San José. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and the City of San José 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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