



Benefits at a Glance for City of Springfield

Group Policy # 612599-C
Policy Effective Date November 1, 2008

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life Insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible employee'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 Springfield.

Eligibility

Eligible Employee

An active employee of the employer, working at least 40 hours each week.

An active part-time Oregon public employee union member or a non-union employee regularly working at least 20 hours each week.

An active city attorney providing legal services to the Employer and regularly working at least 15 hours each week.

An active presiding municipal judge providing judicial services to the Employer and regularly working at least 17 hours each week.

Class 1: Managers, Supervisors, Confidential, Presiding Municipal Judges and contract employees providing City Attorney services, and employees who are members of OPEU or AFSCME

Class 2: Firefighters (IAFF Union Members)

Class 3: Members of the Springfield Police Association

Class 4: All Other Members

An eligible employee does not include a temporary or leased employee or full-time member of the armed forces.

Waiting Period Before Becoming Eligible for Insurance

Employees become eligible on the first day following 1 day as a member.

Benefits

Employee Coverage Amount

Class 1: 1 times your Annual Earnings, round to the nearest multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$100,000.

Class 2: 1 times your Annual Earnings (including EMT incentive pay), round to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$100,000.

Class 3: \$20,000

Class 4: \$10,000

AD&D Insurance

For accidental loss of life, the amount of this insurance benefit is equal to the employee Basic Life coverage amount. For other covered losses, the amount of this benefit is a percentage of the Basic Life coverage amount.

Age Reductions

Under this policy, insurance coverage reduces to 65 percent at age 70, to 45 percent at age 75, and to 30 percent at age 80 and over.

Other Life Features & Services

- 24 hour coverage
- Portability
- Right to Convert Provision
- Waiver of Premium
- Accelerated Benefit

Other AD&D Features

- Seat Belt Benefit
- Air Bag Benefit
- Family Benefits Package

This information is only a brief description of the group Life insurance policy sponsored by the City of Springfield. 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 the employer 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 employees who become insured according to its terms. For more complete details of coverage, contact your human resources representative.