



# Life Insurance and Disability Benefits

Basic life and accidental death and dismemberment (AD&D) insurance is provided by the City at no cost to you. If you elect supplemental life insurance for yourself, you may also purchase supplemental life insurance for your dependents. Please refer to the chart below.

Eligible Individual(s)	Type of Coverage	Amount of Coverage	Paid by	Medical Evidence Required?
<b>Employee</b>	Long-term Disability	60% of Base Earnings	City	No
<b>Employee</b>	Basic Life and AD&D*	\$75,000	City	No
<b>Employee</b>	Supplemental Life and AD&D*	\$10,000 increments, up to \$500,000 maximum	Employee	Yes, for amounts over three times basic earnings** or \$250,000
<b>Spouse</b>	Dependent Life	\$10,000 increments, up to a maximum of 50% of employee's supplemental life insurance or \$100,000	Employee	Yes, on amounts over \$50,000
<b>Child(ren)</b>	Dependent Life	\$1,000 increments, up to a maximum of \$10,000	Employee	No

\* Accidental Death and Dismemberment (AD&D) insurance provides coverage beyond your basic and supplemental life insurance if you should die or lose the use of your limb(s), eyesight, hearing, etc. as the result of an accident. It provides coverage in an amount up to the death benefit of your basic and supplemental insurance coverage.

\*\* Applies to new hires only; during open enrollment, all employees are required to provide Evidence of Insurability regardless of the amount.

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## Important Definitions

**Medical Evidence**—You may be required to furnish evidence of good health when you purchase certain amounts of Supplemental Life Insurance coverage for you and/or your spouse.

### Covered Dependents

- Your spouse
- Your unmarried child who:
  - is at least 15 days old but not yet 19 years old; or
  - is 19 but not yet 25 years old, and is primarily dependent upon you for financial support and is a full-time student (registered for at least 12 course credit hours per semester).

## Cost Calculations

Choose the amount of coverage you need for yourself in increments of \$10,000 to a maximum of \$500,000, and for your spouse in \$10,000 increments up to

\$100,000. To determine your actual biweekly cost, fill out the cost calculation section below using the rates from the premium rate chart above.

Coverage Amount						Premium Rate		Biweekly Cost
<b>Employee Life:</b>	<input type="text"/>	÷	1,000	=	<input type="text"/>	×	<input type="text"/>	= <input type="text"/>
<b>Employee AD&amp;D:</b>	<input type="text"/>	÷	1,000	=	<input type="text"/>	×	<input type="text"/>	= <input type="text"/>
<b>Spouse:</b>	<input type="text"/>	÷	1,000	=	<input type="text"/>	×	<input type="text"/>	= <input type="text"/>
<b>Child:</b>	<input type="text"/>	÷	1,000	=	<input type="text"/>	×	<input type="text"/>	= <input type="text"/>
							<b>Total</b>	= <input type="text"/>

