



Benefits at a Glance for the City of Tifton

Group Policy # 752789
Effective Date May 1, 2015

Group Voluntary Life and Accidental Death and Dismemberment Insurance

Voluntary Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an insured member's, or his or her dependent's, covered death. Voluntary 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 shared by you and the City of Tifton.

Eligibility

Definition of a Member

You are a member if you are an elected Council Member or an active employee of the City of Tifton and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 1 All Members

Class 2 Council Members

Eligibility Waiting Period

Class 1 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 first day of the month that follows or coincides with 60 days of membership.

Class 2 You are eligible on the date you become a member.

Benefits

Voluntary Life Coverage Amount

Class 1 Your Voluntary Life coverage amount is 1 times your annual earnings to a maximum of \$150,000. The minimum coverage amount is \$10,000.

Class 2 Your Voluntary Life coverage amount is \$5,000.

Voluntary AD&D Coverage Amount

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

Age Reductions

Voluntary Life and AD&D insurance coverage amounts reduce by 35 percent at age 65 and by 50 percent at age 70.

Voluntary Dependents Life Coverage Amount

The Voluntary Dependents Life coverage amount for your spouse is \$2,000.

The Voluntary Dependents Life coverage amount for each of your eligible children is \$1,000.

Other Voluntary Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Voluntary AD&D Features

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

This information is only a brief description of the group Voluntary Life/AD&D and Voluntary Dependents Life insurance policy sponsored by the City of Tifton. 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 City of Tifton 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 costs and more complete details of coverage, contact your human resources representative.