

BASIC LIFE INSURANCE

Basic Life Insurance Coverage Information

Program Basics

- This Employee Basic Life/AD&D Insurance Coverage is provided by the County of San Luis Obispo at no cost to you.
- This program is underwritten by ReliaStar Life Insurance Company

Classification

Amount of Insurance

	Basic Life Insurance	Basic Accidental Death & Dismemberment Insurance
Class 1: Elected Officials, Department Heads, and General Management Employees	\$50,000	\$50,000
Class 2: Operations and Staff Management Employees, Confidential Employees, Attorneys, and District Attorney Investigators	\$30,000	\$30,000

Plan Specifics

This plan includes an Accelerated Death Benefit. In the event of a terminal illness, 50% of your benefit may be requested to offset medical bills, plan finances, or whatever you choose.

This plan includes a Disability Waiver of Premium Benefit. If you become totally disabled before age 60 and can not work, the life insurance premiums may be waived. You must first satisfy certain conditions and only the Basic Life Insurance Premiums may be waived.

The benefit reduces to 65% of the original amount at age 65, by 50% of the original amount at age 70.

Coverage will terminate at retirement.

This coverage is convertible. If you terminate your employment you have an option to convert this coverage from a term policy to a whole life policy. Rates will change according to benefits and your age. *This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage. Underwritten by ReliaStar Life Insurance Company*

*Policy Form Number LP00GP, 1CP200, LPO5GP, LP06GP or 45-000
Availability and benefit provisions vary by state*