



Benefits at a Glance for County of San Mateo

Group Policy # 649107
Effective Date January 1, 2012

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company (The Standard) helps provide financial protection by promising to pay a benefit in the event of an eligible member's, or his or her dependent'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 County of San Mateo.

Eligibility

Definition of a Member

You are a member if you are an active employee of County of San Mateo and regularly working at least 20 hours each week. You are not a member if you are an extra help, temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definitions

- Class 1 Confidential Members, DA/CO Counsel Members, Elected Members, LAWLIB/LAFCO Members, Management Members, and AFSCME/HZMT Members
- Class 2 Sergeants
- Class 3 AFSCME (Com Disp) Members, all other AFSCME Members, Building Trades Members, and SEIU Members
- Class 4 PDA Members, Engineers, Unrepresented Court Clerks, and CA Fed of Interpreters Members
- Class 5 CNA Members
- Class 6 UAPD Members
- Class 7 Law Enforcement Unit Members
- Class 8 Deputy Sheriffs Association Members

Eligibility Waiting Period

You are eligible on the first day of the month that follows your date of hire.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is as follows:

Class 1	\$50,000
Class 2	\$50,000
Class 3	\$20,000
Class 4	\$12,000
Class 5	\$20,000
Class 6	\$50,000
Class 7	\$40,000
Class 8	\$50,000

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is as follows:

Classes 1, 2, 6, and 8	\$110,000
Classes 3, 4, 5, and 7	\$10,000

For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Your insurance coverage amounts will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.

Basic Dependents Life Coverage Amount

The Basic Dependents Life coverage amount for your eligible spouse/domestic partner is as follows:

Classes 1, 2, and 8	\$2,000
Classes 3, 4, 5, 6, and 7	\$500

The Basic Dependents Life coverage amount for each of your eligible children is as follows:

Classes 1, 2, and 8	\$2,000
Classes 3, 4, 5, 6, and 7	\$500

Other Basic 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 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 and Basic Dependents Life insurance policy sponsored by County of San Mateo. 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 County of San Mateo 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.