



RETIREE GROUP BASIC LIFE INSURANCE

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death.

The cost of this insurance is paid by County of Merced.

Eligibility	
Definition of a Member	<p>You are a member if you are a retired elected official or retired executive management, assistant executive management, middle management, or first line supervisory employee of the Employer, who:</p> <p>(a) prior to retirement met the requirements described in 1. or 2. below:</p> <ol style="list-style-type: none"> 1. An active employee or elected official of the Employer and regularly working at least 30 hours each week; or 2. An active variable shift employee of the Employer and regularly working at least 16 hours each week; and <p>(b) is receiving retirement benefits under the Employer's retirement plan, and</p> <p>(c) qualifies for coverage under the Group Policy, as determined by the Policyholder.</p> <p>You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee, a deferred retiree or an independent contractor.</p>
Class Definition	<p>Class 2 All retired management level A and B members which includes retired elected officials, executive management, and assistant executive management members</p> <p>Class 4 All retired management level C members which includes retired administrative and supervisory (middle management) members</p> <p>Class 8 All retired management level D and E members which includes retired administrative and supervisory (first line supervisory) members</p>
Eligibility Waiting Period	<p>You are eligible on the later of (a) the Group Policy Effective Date, and (b) the date you become a retired Member.</p>

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is equal to the amounts in the table below.

Retired members who became employees:

	Prior to March 1, 2001	On or after to March 1, 2001
Class 2	\$40,000	\$15,000
Class 4	\$25,000	\$10,000
Class 8	\$15,000	\$5,000

Age Reductions

Basic Life insurance coverage amounts reduce by 50 percent at age 70 and by 75 percent at age 75.

Other Basic Life Features and Services

- Life Services Toolkit
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by County of Merced. 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 County of Merced 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.



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