



## Frequently Asked Questions About Basic Life Benefits

Standard Insurance Company appreciates the opportunity to provide County of Riverside eligible members with Basic Life Benefits. This document will answer some frequently asked questions about the basic features of your Life Benefits. This is not meant to replace your Certificate of Insurance. If you do not have a Certificate of Insurance, please contact your Human Resources Department.

### **How do I designate or change my beneficiary?**

To designate or change your beneficiary you will need to complete the Beneficiary Designation/Change form. Fill out the form completely, making sure you sign and date it, and return the original to the County of Riverside, 4080 Lemon Street, Riverside, CA 92502-1569.

### **To whom does The Standard pay policy proceeds if no beneficiary is designated?**

If no beneficiary is designated, payment will be made by order of the contract as listed in the group policy. Payment is made to the first of the following classes in which an individual has survived the insured participant: Spouse, Children, Parents, Siblings, Estate. If there is more than one individual in a class, the benefit is paid in equal portions.

### **Does The Standard pay minors if they are listed as beneficiaries?**

Life Insurance proceeds are not paid directly to minor beneficiaries. Proceeds are paid according to state law. It may be necessary to have a conservator appointed for the estate of the minor. Unfortunately, this can mean legal expenses for the conservator/guardian and a delay in the payment of insurance. In most cases, benefits payable to a minor cannot be used to pay funeral or medical costs.

### **Can a person who has Power of Attorney for the insured participant change a beneficiary designation?**

A Power of Attorney must grant specific authority, by the terms of the document and applicable law, to allow the attorney in fact to make or change a beneficiary designation. The participant or power of attorney should consult a legal advisor with questions.

### **Why does The Standard need a Social Security number for the beneficiary?**

The Standard is required to file a 1099 Interest Income form when interest is paid on the proceeds of the Life Insurance policy. The Social Security number is required to complete the form.

### **What options do beneficiaries have for receiving the policy proceeds?**

Beneficiaries will be paid by check, or if proceeds exceed \$25,000, the benefit will be deposited into an interest-bearing Standard Secure Access account. In this case, the beneficiary receives a draft /check book instead of a check, funds begin earning interest the day the claim is paid and the beneficiary may make withdrawals at any time in amounts of \$250 or more. If they wish, they may write a check for the full amount of the benefit and close the SSA account. There are no additional fees for this service.

### **General information about filing a claim.**

Because coverage is through a group policy with the County of Riverside, life claims should be submitted to the County of Riverside. You can contact them at 951.955.4981 or by email at [benefits@rc-hr.com](mailto:benefits@rc-hr.com).



The Standard®  
Positively different.

**What is an Accelerated Benefit?**

This benefit allows you to receive an early payment of a portion of your group life insurance, once during your lifetime, if you have a Qualified Medical Condition and meet certain requirements.

**How do I file for an Accelerated benefit?**

Contact the County of Riverside and request an Accelerated Benefit Packet. The packet consists of four separate forms. Please review the instruction page on how to complete this packet.

**Can my domestic partner be covered under this policy?**

Your Basic Life policy includes domestic partner in its definition of Spouse. As long as you have completed an affidavit of declaration of domestic partnership, have submitted that affidavit to your employer, and have filed that affidavit for public record (if required by law), then your domestic partner is recognized as a spouse in this policy. Furthermore, it is important that you apply to have your domestic partner covered under the Dependents Life policy in a timely manner.

**Can I insure my same-sex spouse under this policy?**

California recognizes same-sex marriages as valid, though under federal law other states are not required to do so. In addition, your Basic Life policy does not indicate any particular gender in its definition of Spouse, which includes domestic partner in its definition. This is not intended as legal advice, so please consult your employer if you have additional questions.