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## Benefits at a Glance for Multnomah County

**Group Policy # 755566**  
**Effective Date Jan. 1, 2018**

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# Group Basic Life and Accidental Death and Dismemberment Insurance

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. 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 Multnomah County.

## Eligibility

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### Definition of a Member

You are a member if you are an active employee of Multnomah County and regularly working at least 20 hours each week. Some classifications are excluded, such as employee who are on-call, temporary (other than temporary management group), interns, seasonal employees, independent contractors, and others. See your certificate of coverage for additional details.

### Class Definition

Class 9: Active Deputy Sheriffs and Civil Deputies

### Coverage Effective Date

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 the date you become a member.

## Benefits

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### Basic Life Coverage Amount

Your Basic Life coverage amount is 1 times your annual earnings, rounded to the next higher multiple of \$1,000, if not already a multiple of \$1,000. The maximum amount is \$250,000.

### Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is \$100,000. For other covered losses, a percentage of this benefit will be payable.

## Other Basic Life Features and Services

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- 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**

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- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Line of Duty Benefit
- Seat Belt Benefit

*This information is only a brief description of the group Basic Life/AD&D Insurance policy sponsored by Multnomah County. 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 Multnomah County 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 County Benefits Office representative.*