



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.

If you are a part-time or job-share employee, the cost of this insurance is paid by you, based on a percentage of employer-sponsored coverage. The cost of this insurance paid by City of Portland, Oregon for all other members.

Eligibility	
<p>Definition of a Member</p>	<p>You are a member if you are in a benefits eligible position and are one of the following:</p> <ul style="list-style-type: none"> An active full-time employee or elected official of the City of Portland, Oregon and regularly working at least 72 hours each pay period; An active part-time or job-share employee of the City of Portland, Oregon who is a member of BOEC and regularly working at least 38 but less than 72 hours each pay period; Any other active part-time or job-share employee of the City of Portland, Oregon and regularly working at least 40 but less than 72 hours each pay period; or A full-time or part-time working retiree who is benefits-eligible and regularly working at least 40 hours each pay period. <p>You are not a member if you are a temporary, casual or seasonal employee who is not in a benefits-eligible position that includes Life insurance or a working retiree who is not benefits-eligible, as determined by the City of Portland, Oregon.</p>
<p>Eligibility Waiting Period</p>	<p>Members who were insured on October 31, 2003 under the prior plan: The group policy effective date.</p> <p>Newly hired employees: The later of (a) the group policy effective date and (b) the date you become eligible for employer-sponsored benefit coverage.</p> <p>Employees with a qualifying change in work status: The first day of the calendar month following a change in work status (for example, a union change, or a change from part-time to full-time status).</p>

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$50,000.

Other Basic Life Features and Services

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

This information is only a brief description of the group Basic Life insurance policy sponsored by City of Portland, Oregon. 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 City of Portland, Oregon 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 costs and more complete details of coverage, contact your human resources representative.



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