



Group Basic Life and Accidental Death and Dismemberment 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, 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 a regular 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 Definition	<p>Class 1 Confidential members, DA/CO counsel members, elected members, LAWLIB/LAFCO members, management members, PDA members, and AFSCME/HZMT members</p> <p>Class 2 Sergeants</p> <p>Class 3 AFSCME (Com Disp) members, all other AFSCME members, SEIU members and San Mateo county council of engineers (SMCCE) members</p> <p>Class 4 Unrepresented court clerks and CA fed of interpreters members</p> <p>Class 5 CNA members</p> <p>Class 6 UAPD members</p> <p>Class 7 Law enforcement unit members</p> <p>Class 8 Deputy sheriffs association members</p> <p>Class 9 Building and construction trades council (BCTC) members</p>
Eligibility Waiting Period	You are eligible on the first day of the month that follows your date of hire.

Benefits

Basic Life Coverage Amount	<p>Your Basic Life coverage amount is as follows:</p> <p>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 Class 9 \$30,000</p>
Basic AD&D Coverage Amount	<p>For a covered accidental loss of life, your Basic AD&D coverage amount is as follows:</p> <p>Class 1, 2, 6, and 8 \$110,000 Class 3, 4, 5, 7 and 9 \$10,000</p> <p>For other covered losses, a percentage of this benefit will be payable.</p>
Age Reductions	<p>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.</p>
Basic Dependent Life Coverage Amount	<p>The Basic Dependent Life coverage amount for your eligible spouse/domestic partner is as follows:</p> <p>Class 1, 2, and 8 \$2,000 Class 3, 4, 5, 6, 7 and 9 \$500</p> <p>The Basic Dependent Life coverage amount for each of your eligible children is as follows:</p> <p>Class 1, 2, and 8 \$2,000 Class 3, 4, 5, 6, 7 and 9 \$500</p>

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
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This information is only a brief description of the group Basic Life/AD&D and Basic Dependent 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.



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