



# 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 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 City of Tampa.

Eligibility	
<b>Definition of a Member</b>	<p>You are a member if you are one of the following:</p> <ol style="list-style-type: none"><li>1. A regular full-time employee of the City of Tampa and actively working at least 40 hours each week;</li><li>2. A Police Benevolent Association (PBA) member or an Amalgamated Transit Union (ATU) member employee of the City of Tampa who is regularly scheduled to work at least 2,080 hours each year;</li><li>3. An International Association of Firefighters (IAFF) member employee of the City of Tampa who is regularly scheduled to work 2,496 hours each year; or</li><li>4. An elected, appointed or unclassified official employee of the City of Tampa.</li></ol> <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 or an independent contractor.</p>
<b>Class Definition</b>	Active International Association of Firefighters (IAFF) Members
<b>Eligibility Waiting Period</b>	You are eligible on the first day of the month that follows or coincides with 90 days as a member.

Benefits	
<b>Basic Life Coverage Amount</b>	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 \$200,000 and the minimum amount is \$40,000.

## Benefits Continued

### Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.

## Other Basic Life Features and Services

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

## Other Basic AD&D Features

- Air Bag and Seat Belt Benefit
- Family Benefits Package (includes Career Adjustment, Child Care and Higher Education Benefits)
- Helmet Benefit
- Line of Duty Benefit

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