



Group Term Life and Dependent Life Insurance for Shelby County Government

*Explore coverage that makes it easy to give yourself and your loved ones more security today
..... and in the future.*

Basic Life Insurance

Shelby County Government provides all eligible active, full-time employees working a minimum of 20 hours per week with Basic Life Insurance. Both you and your employer share the cost of this coverage.

Full-time Employees	2 times annual salary to a maximum of \$350,000
Guaranteed Issue	2 times annual salary to a maximum of \$350,000
Age Reduction Schedule	Benefit amount reduces to 65% of the Life Insurance Benefit at age 65; 50% at age 70.

Voluntary Life Insurance Coverage Options

In addition to Basic Life Insurance, you have the option to purchase Voluntary Life Insurance coverage through payroll deduction.

Full-time Employees	Choice of \$10,000, \$25,000, \$50,000, \$100,000, \$150,000, \$200,000, \$250,000, \$300,000, \$350,000, or \$400,000.
Guaranteed Issue Amount for Newly Eligible Employees	\$150,000
Age Reduction Schedule	Benefit amount reduces to 65% of the Life Insurance Benefit at age 65; 50% at age 70.

Dependent Life Insurance Coverage Options

If you are enrolled in the Voluntary Life Insurance plan you have the option to purchase Dependent Life Insurance coverage, for your eligible spouse and children, through payroll deduction.

Option 1	Spouse \$20,000 / Children \$10,000
Option 2	Spouse \$15,000 / Children \$7,500
Option 3	Spouse \$10,000 / Children \$5,000
Option 4	Spouse \$5,000 / Children \$5,000
Option 5	Spouse \$25,000 / Children \$12,500
Option 6	Spouse \$30,000 / Children \$15,000

*Children's Eligibility – Eligible children are defined as infants at birth and children younger than age 19; unmarried, full-time student dependents age 19 but less than 25 years of age.



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Coverage Amounts Available Without Evidence of Insurability

For Employees

You are eligible for coverage in the Voluntary Life Insurance plan, as a New Hire Employee, the date you begin continuous service with your Employer. You may elect coverage up to \$150,000 without providing evidence of insurability as long as:

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| <ul style="list-style-type: none">• Your enrollment takes place within 31 days from the date you become eligible for benefits and |
| <ul style="list-style-type: none">• You are a New Hire enrolling in Voluntary Life coverage for the first time. |

For Your Spouse

You may elect to cover your Spouse in the Dependent Life Insurance plan, in the amount of \$30,000, without providing evidence of insurability, as long as:

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| <ul style="list-style-type: none">• The enrollment takes place within 31 days from the date you become eligible for benefits, and |
| <ul style="list-style-type: none">• You are enrolling in Spouse coverage within 31 days of acquiring a new spouse. |

For Your Children

You may elect to cover your Children in the Dependent Life Insurance plan, in the amount of \$15,000, without providing evidence of insurability, as long as:

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|---|
| <ul style="list-style-type: none">• The enrollment takes place within 31 days from the date you become eligible for benefits, and |
| <ul style="list-style-type: none">• You are enrolling in Child coverage within 31 days of acquiring a new Child. |

Other Benefits

Accelerated Death Benefit

ReliaStar Life pays an amount equal to 50% of your Basic and Voluntary Life Insurance amount in force or \$500,000, whichever is less, while you are still living, and if it has been determined by your physician that you have a life expectancy of 12 months or less due to the diagnosis of a terminal condition. This benefit is available to employees only.

Portability

Should you terminate employment for any reason, or retire prior to age 80 your Basic and Voluntary Life Insurance may be ported. You may also port your Spouse and Child life coverage provided you port your Employee coverage.

Conversion

All life insurance coverage may be converted to an individual, whole life insurance policy if you terminate employment for any reason, or retire.

Insurance provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LP00GP. This is a summary of benefits only. A complete description of benefits and limitations, including AD&D exclusions, are provided in the Certificate of Coverage.

