

LIFE INSURANCE

The County provides a Basic Life Insurance and Accidental Death and Dismemberment (AD & D) benefit to all eligible employees. This benefit is at no cost to the employee. The coverage is effective on the first day of the month following your employment provided that you are actively at work on that day. You may purchase additional coverage. The Basic Life Insurance, not AD & D, includes dependent coverage if they are enrolled.

How much life insurance do I have?

All County employees in a benefitted position have Basic life insurance paid for by the County. Based on your Bargaining Agreement, it is either \$15,000 or \$18,000, or \$50,000 for Management employees. You may also have elected optional coverage in addition to the Basic.

How do I know what option I am enrolled in?

Review your paystub for AFTER TAX DEDUCTIONS/ADJUSTMENTS titled EE life. If you are enrolled it will indicate the option (A, B, C, etc.).

How do I increase my coverage?

You can increase your coverage at any time two ways:

1. If you have experienced certain life events such as getting married or having a baby, you may do so online at www.benefitbridge.com/saccounty within 30 days of your life event. You do not need to go through the application process for underwriting; the approval is automatic unless you were denied previously.
2. If no life event has occurred, then you must *apply* for the increase. You need to complete Prudential's short form, and the County's life insurance change form to elect which option you are applying for.

How do I decrease my coverage?

You can decrease your coverage any time at www.benefitbridge.com/saccounty. Decreases will be effective the first day of the next month.

Are my dependents covered?

If you are in Bargaining Units 005 or 008 (UPE), the dependent coverage is \$5,000 if you enroll them; dependent coverage for those units is not automatic. You will be charged imputed income for enrolled dependents.

For all other units, dependents 6 months of age and older are automatically covered for \$2,000 at no cost to you. Children 14 days to 6 months are covered for \$200; there is no coverage for children from birth to 14 days.

I have been diagnosed with a terminal illness, are there any benefits for me now?

If your life expectancy is 12 months or less, you have the option to take the Accelerated Payment. You can apply for 50% of your total life insurance to be paid to you now. Coverage must be in force to take this option. Your beneficiary(s) will receive the balance of the benefit after your death. You and your doctor must complete the application for Prudential to review. Contact (916) 874-2020 or DPSBenefits@saccounty.net for the Accelerated application.