

# Group Term Life Insurance

## Benefits at a Glance

Convenient, employer-provided life and accidental death and dismemberment insurance offering financial protection for your loved ones.

## For the employees of: City Of Tampa

### What is Group Term Life Insurance?

Group Term Life Insurance is offered through your employer and pays a benefit to your beneficiary if you pass away during a specific period of time (known as a “term”). Your employer offers Basic Life Insurance which is the amount they provide at no cost to you. You also have the option to elect additional coverage called Supplemental Life Insurance.

### What is Accidental Death and Dismemberment (AD&D) Insurance?

AD&D Insurance pays a benefit to you or your beneficiary, separate from the life insurance benefit, if you are severely injured or die as the result of a covered accident. This coverage is part of the Group Term Life Insurance offered through your employer. Only active employees are eligible for AD&D coverage.

### When am I eligible for insurance?

Active employees are eligible for life and AD&D insurance on the first day of the month following 90 days of employment. You must meet the following conditions to become insured:

- Be eligible for the insurance
- Be actively at work
- Give to ReliaStar Life proof of good health, which it approves if you apply after converting any part of this insurance under the Conversion Right.

### Schedule Of Benefits For Active Employees

Classification	Amount of Life Insurance	Amount of AD&D Insurance
All Employees under the Police Benevolent Association and Police Lieutenants	One times your Basic Yearly Earnings, to a maximum of \$150,000	One times your Basic Yearly Earnings, to a maximum of \$150,000
All Employees under the International Association of Firefighters	One times your Basic Yearly Earnings, to a maximum of \$200,000, not to exceed a total combined amount of \$300,000 for Life and AD&D insurance.	One times your Basic Yearly Earnings, to a maximum of \$200,000, not to exceed a total combined amount of \$300,000 for Life and AD&D insurance.
All Employees under the Amalgamated Transit Union, All elected, appointed and unclassified Officials. Assistant City Attorneys; Classified and Unclassified fulltime Managers. Police personnel at the rank of Captains or above; Fire personnel at the rank of Division Chief or above. Fulltime Supervisors and Professional Administrative and Technical Employees:		
Classification	Amount of Life Insurance	Amount of AD&D Insurance
With a salary up to \$40,000	\$40,000	\$40,000
With a salary of \$40,001 or more	One times your Basic Yearly Earnings, to a maximum of \$150,000	One times your Basic Yearly Earnings, to a maximum of \$150,000

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**Basic Yearly Earnings** – the yearly salary or wage you receive for work done for the Policyholder. It does not include bonuses, commissions, or overtime pay.

**Accelerated Life Benefit** – This benefit is equal to 50% of your amount of Life Insurance in force, or \$50,000, whichever is less. This benefit is available to employees only. Employee must have at least \$10,000 in Life Insurance coverage in force to qualify for this benefit.

**Proof of Good Health** – Proof of good health is required for amounts in excess of \$150,000. Coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of coverage. Any increase to coverage is subject to the Group Policy's proof of good health requirements that are in force on the effective date of the increase. For proof of good health, a completed Evidence of Insurability form must be submitted to ReliaStar Life for approval.

**Conversion Rights for Life Insurance:** You may convert this insurance to an individual life insurance policy if any part of your Life Insurance under the Group Policy stops. Proof of good health is not required.

**Policy Holder:** City of Tampa

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company, a member of the Voya® family of companies. Policy form ICC LP14GP or LP00GP (may vary by state).

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