



Who is eligible for life insurance through the County?

To be eligible for the County's life insurance benefit, an employee must be a regular full-time or part-time employee (working 20 or more hours per week). The County offers two kinds of life insurance benefits: Basic Life Insurance and Supplemental Life Insurance.

What is Basic Life Insurance?

All employees are provided basic life insurance in an amount specified in their Memorandum of Understanding (MOU) or, for non-represented employees, Board Resolutions. There is no cost to the employee for the Basic Life Insurance benefit.

When do I sign up for Basic Life Insurance?

Employees must enroll in basic life insurance when hired. To enroll, an employee fills out the Standard Insurance Company Enrollment and Change form (available at www.co.sanmateo.ca.us/hr/benefits click on Life Insurance) and returns it to Employee Benefits (HRD-133). Coverage for Basic Life Insurance begins the first day of the pay period starting after an employee's first 28 days of employment. Coverage ends when the employee terminates or retires with the County. An employee can convert their Basic Life coverage to individual coverage within 31 days after termination or retirement.

Does the Basic Life Insurance benefit cover my spouse and dependents?

Under the Basic Life Insurance benefit, employees are also provided coverage in the event of the death of a spouse or dependent. According to employee's MOUs and Board Resolutions.

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

Under the County's Basic Life Insurance program, each employee is also provided with Accidental Death and Dismemberment coverage. This is an additional benefit paid for by the County in the event of an employee's accidental death or dismemberment. Employees are automatically provided with AD&D coverage upon enrolling in the Basic Life Insurance program. There is no employee cost for this benefit.

What is Supplemental Life Insurance?

Employees also have the option of buying additional life insurance, known as "Supplemental Life Insurance." Employees pay the premiums for supplemental life insurance through bi-weekly payroll deductions.

How much Supplemental Life Insurance can I purchase?

You may purchase supplemental life insurance coverage between \$50,000 to \$500,000 for yourself and \$25,000 to \$250,000 for your spouse/domestic partner (in increments of \$10,000). You can only buy life insurance to cover your spouse in an amount up to half the amount of your supplemental coverage (for example, if you have \$250,000 of supplemental life coverage, you cannot purchase more than \$125,000 of coverage for your spouse). If you and your spouse are both employees of the County, you may elect you own coverage or you can be covered as a "spouse" under your spouse's life insurance benefit. However, you cannot be covered twice (both as an employee and as a spouse). Under the County's Supplemental Life Insurance program, you may also purchase a life insurance in the amount of \$10,000 for each of your children at an additional cost.



How do I purchase Supplemental Life Insurance?

Employees can purchase supplemental life insurance at any time by checking the box, "Additional Life Insurance" on the Life Insurance Enrollment Form (available at www.co.sanmateo.ca.us/hr/benefits click on Life Insurance). The form must be returned to Employee Benefits (HRD-133). In order to purchase Supplemental Life Insurance, you may also need to complete the Life Insurance Medical History Statement available at www.co.sanmateo.ca.us/hr/benefits click on Life Insurance (see below, "Do I need to show that I am in good health to purchase Supplemental Life Insurance?").

How much does Supplemental Life Insurance cost?

Employees pay the premiums for Supplemental Life Insurance which are automatically deducted from their bi-weekly paycheck. The cost of coverage is based on the employee's or spouse's age and how much coverage they wish to purchase. For more information on the cost of Supplemental Life Insurance, visit www.co.sanmateo.ca.us/hr/benefits click on Life Insurance, then Supplemental Life Insurance Rate Sheet. The cost of Supplemental Life coverage for an employee's child is \$.65 per pay period (the employee must have at least \$50,000 in coverage for themselves). It is the same cost per pay period for this coverage regardless of how many children the employee has.

Do I need to show that I am in good health to purchase Supplemental Life Insurance?

If you enroll within 31 days of your hire date, the first \$150,000 of your supplemental life insurance coverage and the first \$25,000 of your spouse's coverage are guaranteed (i.e. proof of good health is not required). This is also called the "guarantee issue amount". If you want to purchase more than the "guarantee issue amount", or if you purchase Supplemental Life Insurance after the initial 31-day eligibility period, you are required to show "evidence of insurability." This means that you must complete the Life Insurance Medical History Statement (available at www.co.sanmateo.ca.us/hr/benefits click on Life Insurance) and submit the form to Employee Benefits (HRD-133) along with your Life Insurance Enrollment Form.

Can I change my Supplemental Life Insurance amount?

You can increase or decrease your Supplemental Life Insurance amount at any time by completing another Life Insurance Enrollment Form (available at www.co.sanmateo.ca.us/hr/benefits click on Life Insurance). If you want to increase your Supplemental Life Insurance amount, you must also complete the Life Insurance Medical History Statement.

What happens to my Basic and/or Supplemental Life Insurance if I leave my job with the County?

If you wish, you may continue your Basic and/or Supplemental Life Insurance after leaving your job with the County. You have 31 days upon termination with the County to submit to Standard Life Insurance a "Portability Insurance Application" (available at www.co.sanmateo.ca.us/hr/benefits click on Life Insurance, then Life Insurance Portability). Premium rates for continuing your life insurance coverage are listed on the Portability Insurance Application.

What happens to my Basic Life and/or Supplemental Life coverage if I go on a leave of absence?

Your Basic Life Insurance coverage does not end until you terminate with the County. If you go on a leave of absence and you have supplemental life insurance, you must continue to pay the premium amounts. If you are using sick leave, vacation or comp time while on leave, the premiums for Supplemental Life coverage will continue to be automatically deducted from your bi-weekly paycheck. If you have exhausted all of your paid time off while on a leave of absence and you want to continue your Supplemental Life coverage, the County will bill you for the premiums on a monthly basis.