



Your UniCare Voluntary Group Term Life Insurance / AD&D

Insurance coverage at-a-glance

Riverside Sheriff's Association Benefit Trust

Plan original effective date: 1/1/2002

January 1, 2021

Good news—your life insurance coverage is easy to understand. This summary gives a basic outline of life insurance coverage with benefits that can be used now, and much more! Feel confident in knowing that your family is protected with UniCare's optional group term life insurance. Please review your benefit certificate for specific plan details, including eligibility definitions, limitations and what's not covered.

Voluntary group term life insurance benefit amount:

Employees: Increments of \$10,000 - Maximum of \$300,000 (Minimum of \$20,000)

Your family or beneficiary will get the benefit amount if you pass away.

If you choose a benefit amount of more than \$50,000, you will need to have a personal health statement approved by UniCare. Your benefit amount will be limited to \$50,000 if it's not approved by UniCare. The Guarantee Issue is amount is only applicable if you apply within 31 days of first becoming eligible, employees applying or increasing their benefits after their initial enrollment period will need to be approved by the Life Medical UW to enroll on the plan or enroll for the higher benefit.

Benefits after age 65 (Age reduction schedule)

You will have benefits after age 65, but they will reduce to:

At age 65 to 65%; At age 70 to 40%; At age 75 to 25%

All benefits end at retirement.

Dependent:

Spouse: Increments of \$5,000 - Maximum of \$150,000 (Minimum of \$10,000)

Spouse benefit is limited to 50% of employee coverage (excluding grandfather amounts)

If you choose a benefit amount of more than \$25,000, you will need to have a personal health statement approved by UniCare. Your benefit amount will be limited to \$25,000 if it's not approved by UniCare. The Guarantee Issue is amount is only applicable if you apply within 31 days of first becoming eligible.

Benefits after age 65 (Age reduction schedule)

You will have benefits after age 65, but they will reduce to:

At age 65 to 65%; At age 70 to 40%; At age 75 to 25%; At age 80 to 20%

All benefits end when employee benefit ends.

Child(ren):

Birth through 14 days \$1,000 or \$2,000

15 days to 26 years old \$5,000 or \$10,000

Voluntary accidental death and dismemberment benefit amount:

Employees: Increments of \$10,000 - Maximum of \$300,000 (Minimum of \$20,000)

This amount matches your Voluntary Life Insurance amount.

Spouse: 50% of Employee Amount

Spouse and Child: 40% of Employee Amount 10% of Employee Amount for each child

Child(ren) only: 15% Each Child

Benefits after age 65

Matches Voluntary Life Plan.

Optional accidental death and dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident. You may also get part of this benefit if an accident results in the loss of sight, a limb, certain fingers or toes, speech, hearing or certain types of paralysis (not able to move part of your body).

Your coverage also includes extra benefits that also pay for certain losses:

Seat Belt Benefit – if you die in an auto accident while wearing a seatbelt.

Child Education Benefit – if you die in an accident, helps pay your eligible child's college costs.

Repatriation Benefit – if you die in an accident more than 75 miles from home, helps pay costs to prepare and transport your body.

Resource Link

This value-added program comes with your life coverage to give you and your family private access to work/life resources, at no additional cost to you, including: counseling sessions for qualifying events; Identity Theft Victim Recovery Services; legal and financial consultations; toll-free, 24/7 phone consultations and referrals from anywhere in the United States; and unlimited access to Resources Link online resources at www.resourcelink.unicare.com, program name "resourcelink". You can also access benefits by calling 888-209-7840.

Travel Assistance

If you travel more than 100 miles from home, this program comes with your life coverage to give you access to emergency medical help, travel services and useful tips for your trip. To access benefits go to europassistance-usa.com. The username is unicare and the password is assist43. You can also access these benefits by calling: 866-295-4890 U.S. and Canada, 202-296-7482 other countries (call collect).

UniCare's Special Offers

This program gives you and your family money saving discounts on products and services that promote better health and well-being. To find out more about UniCare's Special Offers, go to www.unicare.com/specialoffers.

Access Advantage Program

Your beneficiary can choose to have your life insurance benefits paid through a checking account that earns interest. That way, the funds can be used right away or when they are needed. And important investment decisions can be made at a less stressful time.

Living Benefit/Accelerated Death Benefit

If you are terminally ill with less than 12 months to live, you can ask for up to 50% of your group term life benefits to be paid while you are living. If you take a Living Benefit payment, the amount your beneficiary gets after your death will be reduced by the amount you were paid.

Conversion

If you leave your job for any reason, you may be able to change your group life coverage to an individual policy. You must apply for coverage and pay the first month's premium for the individual policy within 31 days of the last day you were employed.

Waiver of Premium

If you become totally disabled and not able to work prior to age 60, we may continue your life insurance coverage until you turn 65. You will not pay premiums after the first six months after we approve your waiver of premium claim.

Portability

If you leave employment for reasons other than retirement or disability, this feature allows you to take your life insurance coverage with you by paying the required premiums. Plus, the rates are typically lower than an individual policy.

Employee / Spouse Voluntary Group Term AD&D Rates			
	Monthly Rate per \$1,000 of Coverage		Monthly Rate per \$1,000 of Coverage
EE Only	\$0.055	Family Rates	\$0.085
Employee Voluntary Group Term Life Rates –			
	Monthly Rate per \$1,000 of Coverage		Monthly Rate per \$1,000 of Coverage
<25	\$0.065	50-54	\$0.429
25-29	\$0.065	55-59	\$0.689
30-34	\$0.065	60-64	\$0.819
35-39	\$0.091	65-69	\$1.638
40-44	\$0.156	70-74	\$3.432
45-49	\$0.260	75+	\$6.279
Child Voluntary Group Term Life Rates – Monthly Rate per \$1,000 of Coverage \$0.78			

How to Calculate Your Premium

In the above rate chart, you'll see monthly rates per \$1,000 of coverage. Find your age band and note the rate, then complete the information below to find your monthly, weekly, bi-weekly or semi-monthly premium.

Employee Age: _____

Employee Monthly Rate per \$1,000 of Coverage: _____ (A)

Spouse Monthly Rate per \$1,000 of Coverage: _____ (B)

Child Monthly Rate per \$1,000 of Coverage: _____ (C)

_____ of coverage X _____ (A) / 1,000 = _____ Monthly Premium for Employee (D)

_____ of coverage X _____ (B) / 1,000 = _____ Monthly Premium for Spouse (E)

_____ of coverage X _____ (C) / 1,000 = _____ Monthly Premium for Child (F)

TOTAL MONTHLY PREMIUM (D) + (E) + (F) = _____ (G)

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.