CSAC Excess Insurance Authority
City of Alameda
31640-7 / Account 158

Life and Disability Income Insurance Summary for CSAC Excess Insurance Authority

Life Insurance

Life Insurance provides basic protection for your loved ones if something happens to you. While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt. Taking advantage of life insurance coverage provided by your employer can be an important part of your financial security.

Program Basics

- In addition to any Basic Life Insurance your employer may provide, eligible employees may elect more coverage by enrolling in a Supplemental Group Term Life Insurance program.
- Your Supplemental Life coverage is portable. If you change jobs or retire before the age specified in your certificate, you can apply to keep coverage until age 80 (may vary by state).
- Basic and Supplemental Life Insurance is underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies.

Coverage Available

Basic Life For You:

- **Class 1:** Elected Officials receive $15,000 Basic Life and Basic AD&D Insurance
- **Class 2:** All full-time employees under PANS, IBEW, APOA, IAFF, and ACEA (except ACEA employees hired at Alameda Housing Authority prior to October 1, 2002) receive $50,000 Basic Life and Basic AD&D Insurance
- **Class 3:** All full-time employees under MCEA, 3APT, EXME, AFMA and APMA receive $100,000 Basic Life and Basic AD&D Insurance
- **Class 4:** All full-time employees under ACEA-HA hired at Alameda Housing Authority prior to October 1, 2002 receive $1.5 times basic yearly earnings not to exceed $100,000 Basic Life Insurance and $1.5 times basic yearly earnings not to exceed $100,000 Basic AD&D Insurance
- **Class 5:** All full-time and part-time Reduced Work Time Option employees receive $25,000 Basic Life and $25,000 Basic AD&D Insurance
- Benefit amounts reduce to 65% of original coverage at age 75 and to 50% of original coverage at age 80. Refer to your certificate for provisions regarding Termination of insurance.

Supplemental Life Insurance For You:

- Elect Supplemental Life coverage from $10,000 to $500,000 in $10,000 increments.
- You are guaranteed $240,000 ($10,000 age 70 and over) of Supplemental Life coverage if you elect it during your initial enrollment period.
- If you apply for higher amounts of coverage or after your initial enrollment period, then you must provide evidence of insurability subject to approval by ReliaStar Life.
- Accidental Death and Dismemberment coverage is automatic in increments equal to employee Supplemental Life coverage amount when Supplemental Life coverage is elected. If you die in a covered accident, this benefit pays an additional death benefit, up to the life coverage amount. If you are dismembered in a covered accident, this benefit pays a portion of the AD&D coverage, depending on the severity of the injury. AD&D coverage has exclusions that are described in the certificate of insurance.
- Benefit amounts reduce to 65% of original coverage at age 65 and to 50% of original coverage at age 70. Refer to your certificate for provisions regarding Termination of insurance.

For Your Spouse/Domestic Partner:

- If you are covered for Supplemental Life, you may elect Dependent Spouse/Domestic Partner Life coverage from $5,000 to $100,000 in $5,000 increments.
- Dependent Spouse/Domestic Partner Life coverage may not exceed 100% of the total amount of employee Supplemental Life coverage.
- You are guaranteed $30,000 of Supplemental Life coverage for your Spouse/Domestic if you elect it during your initial enrollment period beginning.
- If you apply for higher amounts of coverage, then your spouse must provide evidence of insurability subject to approval by ReliaStar Life.
- Accidental Death and Dismemberment coverage for your Spouse/DP is automatic in increments equal to Spouse/DP Supplemental Life coverage amount when Supplemental Life coverage is elected. If your Spouse/DP dies in a covered accident, this benefit pays an additional death benefit, up to the life coverage amount. If you are dismembered in a covered accident, this benefit pays a portion of the AD&D coverage, depending on the severity of the injury. AD&D coverage has exclusions that are described in the certificate of insurance.
- Benefit amounts reduce to 65% of original coverage at age 65 and to 50% of original coverage at age 70. Refer to your certificate for provisions regarding Termination of insurance.
- Dependent Spouse/Domestic Partner coverage terminates when your spouse/domestic partner is no longer a dependent as defined by your certificate of insurance. Refer to your certificate for provisions regarding Termination of dependent's insurance.

For Your Child(ren):

- If you are covered for Supplemental Life, you may apply for Dependent Child(ren) Life coverage in amounts of $ $10,000 on your child(ren) age 6 months but less than 26 years. Child(ren) 14 days to 6 months are limited to $1,000 (10%).
- You are guaranteed $10,000 of Supplemental Life coverage for your Child(ren) if you elect it during your initial enrollment period.
- If you apply for increases or apply after your initial enrollment period, then your must provide evidence of insurability for your child(ren) subject to approval by ReliaStar Life.
- Dependent Child(ren) coverage terminates when each child is no longer a dependent as defined by your certificate of insurance. Refer to your certificate for provisions regarding Eligibility and Termination of dependent's insurance.

Life Insurance Rate Information

- The rate is based on age as of January 1 each year.
- Rates do not include coverage for Employee only Accidental Death and Dismemberment. If you elect Supplemental Life, your Life Insurance rate increases by .025 cents per month per $1,000 of coverage.
- Dependent Child(ren) Life rates are $2.00 per month per $10,000 dependent unit.
- Rates shown are guaranteed through July 1, 2014.
- To keep your coverage in force, premiums are payable up to the date of coverage termination.

LIFE INSURANCE RATE CHART
(Cost Per Month/Per $1,000 of Coverage)

Age of Employee/Spouse/DP	Rate
Less than 25	.032
25 - 29	.032
30 - 34	.044
35 - 39	.069
40 - 44	.113
45 - 49	.198
50 - 54	.332
55 - 59	.588
60 - 64	.922
65 - 69	1.675
70 – 74	3.553
75 – over	3.553

Note: spouse's age will be used to determine spouse monthly premium.

How To Use This Chart

To determine your monthly premium cost:

1. Select the total amount of Supplemental Life coverage you want.
2. Divide by 1,000.
3. Multiply by the rate shown on the chart for your age.

Example

Ann Smith is a 30-year-old who applies for $100,000 of Supplemental Life coverage and $100,000 of Accidental Death and Dismemberment (AD&D) coverage.

She follows these steps for Supplemental Life coverage:
$100,000 divided by 1,000 = 100
100 times .044 = $4.40

She follows these steps for AD&D coverage:
$100,000 divided by 1,000 = 100
100 times .025 = $2.50

Her monthly premium for $100,000 of Supplemental Life and AD&D coverage is $4.40 + $2.50 = $6.90.

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage, policy form LP00GP. Underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies.

Disability Income Insurance Summary for CSAC Excess Insurance Authority

Eligible Employees: All full-time Department Heads (EXME & 3APT) and All other full-time employees excluding Sworn Police Department & Sworn Fire Department.

Disability Income coverage provides benefits to replace a portion of your lost income if you have a sickness or injury and are unable to work. Monthly Income Benefits help assure financial support that will fill the gap between expenses and income for an extended period of disability.

Program Basics

- Monthly Income Benefits: Your employer provides a base amount of coverage to all eligible employees, which replaces up to 66.67% of your eligible income during disability following a waiting period.
- Group Disability Income Insurance is underwritten by ReliaStar Life Insurance Company, a member of the ING family of companies

Coverage Available

Monthly Income Benefits
Monthly Income Benefit: 66.67% of your Basic Monthly Earnings
Maximum Monthly Income Benefit for Class 1: All full-time Department Heads (EXME & 3APT) = $8,000
Maximum Monthly Income Benefit for Class 2: All other full-time employees excluding Sworn Police Department & Sworn Fire Department = $1,667
Minimum Monthly Income Benefit = $100
Benefit Waiting Period = 90 days

Maximum Benefit Period:

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Age at Disability	Maximum Benefit Period
Less than age 61	to age 65
61 but less than 62	48 months
62 but less than 63	42 months
63 but less than 64	36 months
64 but less than 65	30 months
65 but less than 66	24 months
66 but less than 67	21 months
67 but less than 68	18 months
68 but less than 69	15 months
69 and over	12 months

*Your normal retirement age is your retirement age under the Social Security Act where retirement age depends on your year of birth, as follows:

Year of Birth	Social Security Retirement Age
Before 1938	65
1938	65 and 2 months
1939	65 and 4 months
1940	65 and 6 months
1941	65 and 8 months
1942	65 and 10 months
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
After 1959	67

Refer to the additional information for Exclusions, Limitations and Offsets that apply to this coverage. Note that all benefits are subject to change.

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