

CITY OF SPOKANE  
SUMMARY OF BENEFIT PROVISIONS

**BASIC LIFE / ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

- Premium paid by the City of Spokane.
- Life insurance paid for death from any cause.
- Accidental loss of hand, foot or eye eligible for benefit.
- Accelerated Benefit provision allows you to receive up to 75% of your Life Insurance benefit to meet living needs. You must be diagnosed as terminally ill with a life expectancy of 24 months or less.
- Seat Belt Benefit – we will pay an additional benefit *matching your AD&D* insurance up to \$50,000 if you die in a car accident and you were wearing a seat belt at the time of the accident.
- AD&D Family Benefit Package included (career adjustment, childcare and higher education benefits).
- AD&D coverage does not cover a loss caused by war, suicide, self-inflicted injury, committing or attempting to commit an assault or a felony, voluntary use of any poison, chemical compound or drug, sickness or pregnancy existing at the time of the accident, heart attack or stroke or medical or surgical treatment for any of the above.
- Life Insurance may be converted to an individual whole life policy upon termination of employment or retirement.
- Life Insurance may continue without payment of premium if totally disabled prior to age 70.

**DEPENDENT LIFE INSURANCE**

- Flat amount payable to employee upon death of spouse and/or dependent child(ren).
- Child means your unmarried child from live birth through age 20 (through age 24 if a registered student in a full time attendance at an accredited educational institution). Child includes a stepchild living in your home and an adopted child.
- Coverage can be continued on a Disabled Child.
- Coverage can be converted to an individual whole life policy.

**The information above highlights some of the features of the Group Policy, but it is not intended to be a detailed description of coverage and does not alter any provisions as stated in the Group policy. Only the Group Policy contains all the controlling terms and provisions of coverage. For complete coverage information please refer to your Certificate of Insurance.**

**Standard Insurance Company**