



City of Riverside, California  
Human Resources Policy and Procedure Manual

Approved:

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Human Resources Director

\_\_\_\_\_  
City Manager

Number: V-8 Effective Date: TBD

**SUBJECT:     LIFE INSURANCE**

**PURPOSE:**

To define the City of Riverside Group Basic Life and Additional Life Insurance Plans for uniformity of interpretation and application.

**POLICY:**

All benefitted employees are automatically enrolled in the City's basic life insurance plan. All benefitted employees are eligible to apply for additional life insurance for themselves and eligible dependents at their own cost, but may be subject to Evidence of Insurability (medical examination) to qualify.

**Basic Life Plan**

**1. Coverage**

Coverage amounts may differ depending on bargaining unit and/or salary. The Group Life Insurance Certificate lists coverage amounts for each bargaining unit.

Based on the bargaining unit, some employees have Accidental Death & Dismemberment (AD&D) insurance in addition to basic life insurance. Refer to the Group Life Insurance Certificate for specific coverage information and bargaining unit eligibility.

Coverage is effective the first day of the calendar month following the date of hire or promotion to a benefitted position. Upon separation, coverage will end the date of separation from employment.

**2. Enrollment and Beneficiary Designation**

Enrollment in the basic life insurance plan is automatic upon hire or promotion to a benefitted position. Employees are encouraged to designate a beneficiary(s) within 30 days of the date of hire. Beneficiary designation is to be completed online directly via the provider's website; alternatively, a paper form can be completed and submitted directly to Human Resources to be kept in the employee's benefit file. Beneficiary designation with the most recent date will be used to determine who will receive beneficiary benefits, whether changes were made online or via a paper form. Beneficiaries may be changed at any time via the provider's website or by submitting a new beneficiary designation form. It is the employee's responsibility to ensure beneficiary information is kept up-to-date. If the employee fails to name a beneficiary(s),

benefits will be paid in accordance to the beneficiary provisions as established by the provider. This beneficiary information is also applicable to the additional life insurance plan.

### **3. Premiums**

Premiums for basic life insurance are paid by the City for current City employees.

### **4. Claims**

In the event of an employee's death, the Human Resources Department will assist the beneficiary(s) in completing the necessary forms and will file all paperwork including an original death certificate with the life insurance provider. The insurance provider will make the final decision on all claims and notify the parties involved.

### **5. Conversion Option upon Separation**

Separating employees may continue coverage through a conversion plan. Conversion application forms must be submitted to the life insurance provider no later than 30 days after separation. Forms are available on the Human Resources Benefits Website. Once the request is received by the provider they will contact the employee directly with coverage and premium rate information. Human Resources cannot provide rate information.. Conversion plans are handled strictly between the insurance provider and the former employee.

## **Additional Life Insurance**

### **1. Coverage**

All benefitted employees have the option to apply for additional life insurance for themselves and their eligible dependents as defined in City policy V-9 and the Group Life Insurance Certificate. Coverage amounts and corresponding premiums are specified in the additional life insurance plan document.

### **2. Enrollment, Changes and Cancellation**

Employees can enroll in, change or cancel additional life insurance at any time. However, employees applying for the guaranteed issue amounts or less for themselves and any eligible dependents (as set forth in the additional life insurance plan document) must do so within 30 days of their hire/promotion date (promotion from non-benefitted to benefitted) and will be automatically approved without requiring Evidence of Insurability. For coverage requests after 30 days of the hire/promotion date or for amounts over the guaranteed issue amount, release of medical information will be required and must be approved by the provider's medical underwriters before coverage is effective. If applying for **spousal** (legally married or domestic partner) and dependent coverage, dependents must also be approved by the provider's medical underwriters. The coverage begin date is determined by the provider based on the date of the approval from the medical underwriter.

Employees may apply for or make changes (increase or decrease coverage amounts) to additional life insurance directly through the provider's website. Increases to coverage

amounts are subject to Evidence of Insurability approval by the provider. For beneficiary designation, refer to section 2 above.

If cancelling coverage, coverage will end the date the last period ends for which a premium was paid for. If employees wish to re-apply for any coverage amount, they will be subject to Evidence of Insurability approval by the provider. Upon separation, coverage will cease the date the last period ends for which a premium was paid for. Employees may be able to convert the policy at the time of **separation** to an individual life policy per the conversion provision.

### **3. Premiums**

Premiums for additional life insurance will be paid by the employee through payroll deduction. The cost will vary based on the age of the applicant and the requested amount of coverage. The Human Resources department will set and adjust premium amounts as necessary. Employees on an unpaid leave of absence must make timely payments of premiums in order to continue coverage; if coverage is cancelled due to non-payment, the employee must re-apply for the coverage and will be subject to approval by the provider.

### **4. Claims**

In the event of an employee's or covered dependent's death, the Human Resources Department will assist the employee or beneficiary(s) in completing the necessary forms and will file all paperwork including an original death certificate with the life insurance provider. The insurance provider will make the final decision on all claims and notify the parties involved.

Disclaimer: This policy is for internal processes only. Should a discrepancy exist between this document and the Insurance Plan Document and Insurance Certificate, the Insurance Plan Document and Insurance Certificate will prevail. Should a discrepancy exist between this document and Federal or State Law, the Federal or State Law will prevail.