



Benefits at a Glance for City of Las Cruces, New Mexico

Group Policy # 156883
Effective Date January 1, 2015

Group Basic Life and Accidental Death and Dismemberment Insurance

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by City of Las Cruces, New Mexico.

Eligibility

Definition of a Member

You are a member if you are an active employee of City of Las Cruces, New Mexico and regularly working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

Class Definition

Class 1 All Members

Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the first day of the calendar month following 2 full pay periods.

Benefits

Basic Life Coverage Amount

Your Basic Life coverage amount is \$50,000.

Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount \$50,000. For other covered losses, a percentage of this benefit will be payable.

Age Reductions

Benefits will not be reduced because of your age unless your insurance is subject to termination under the Waiver of Premium provision.

Other Basic Life Features and Services

- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by City of Las Cruces, New Mexico. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and City of Las Cruces, New Mexico may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.