



SUPERIOR COURT OF CALIFORNIA, COUNTY OF KERN



BASIC EMPLOYEE LIFE AND AD&D INSURANCE SUPPLEMENTAL EMPLOYEE, SPOUSE AND CHILD LIFE INSURANCE

BENEFITS-AT-GLANCE

Employee Basic Life and AD&D Insurance

Coverage Levels	Coverage Amounts
Employee Basic Life and AD&D Insurance	Management Employees: \$100,000 Confidential Employees: \$ 50,000 Represented Employees: \$ 10,000
Eligibility	All active full-time employees
Guarantee Issue	Evidence of insurability is not required for Employee Basic Life and AD&D Insurance
Benefit Reduction	To 65% at age 65, to 50% at age 70, termination at retirement
Accelerated Death Benefit	Up to 50% of life benefit, not to exceed \$50,000, is payable if life expectancy is 12 months or less
Waiver of Premium	To age 65, after 9 months of continuous total disability from any occupation, if disabled prior to age 60

Employee, Spouse and Child Supplemental Life Insurance

Coverage Levels	Coverage Amounts
Employee Supplemental Life	\$10,000 increments, not to exceed \$500,000
Spouse Supplemental Life	\$10,000 increments, not to exceed \$500,000
Child Supplemental Life	\$10,000 per child (birth to age 19, extended to age 25 if a full-time student)
Eligibility	All active full-time employees
Guarantee Issue	Employee: \$150,000 Spouse: \$ 20,000 Child: \$ 10,000 Evidence of insurability is required for all amounts of coverage, if application is received later than 30 days from original date of eligibility
Benefit Reduction	To 65% at age 65, to 50% at age 70, termination at retirement
Accelerated Death Benefit	Up to 50% of life benefit not to exceed \$50,000 is payable if life expectancy is 12 months or less (applies to employee supplemental insurance only)
Waiver of Premium	To age 65, after 9 months of continuous total disability from any occupation, if disabled prior to age 60 (applies only to Employee Supplemental Life Insurance)
Other Provisions	Portability Included

Limitations for Accidental Death and Dismemberment Insurance: Suicide or attempted suicide while sane or insane; War or act of war; Disease, bodily or mental infirmity, or infection (except bacterial infection from a visual accidental injury); Intentional self-inflicted injury; Drugs unless prescribed by physician; Driving while intoxicated as defined by the applicable state laws where the loss occurred; Commission of felony, crime or assault; Flight, unless fare paying passenger on commercial flight. This is an overview of your benefits. This summary of benefits does not include all plan provisions and exclusions. The contract will govern actual benefits.