

LIFE INSURANCE

The Employee Life Insurance Plan provides benefits for your designated beneficiaries in the event of your death. You can be secure in the knowledge that your family will be taken care of should you die unexpectedly.

Certain states are community property jurisdictions. They are Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Texas, Washington and Wisconsin. This means that the Pinal County group Life and AD&D policies issued to a married employee should have the spouse designated as the beneficiary, unless the spouse consents in writing to another designee. If no consent is obtained, then by law, the spouse legally becomes the beneficiary upon death, even if someone else is named as the beneficiary. This is not to be construed as legal advice. You should consult your own trust and/or legal advisor for further information.

BASIC TERM LIFE INSURANCE

Under this program you are provided with Basic Term Life Insurance. The cost of this coverage is covered by the Pinal County Benefit Contribution. You are also eligible to purchase Supplemental Life Insurance for yourself and your dependents.

Basic Life Insurance for Pinal County employees and their dependents is as follows:

Employee	-	\$10,000 Basic Term Life Insurance coverage
Employee	-	\$10,000 Accidental Death & Dismemberment
Dependent		\$1,000 on your Legal Spouse
		\$1,000 on each eligible dependent child, up to 19 years of age

EMPLOYEE SUPPLEMENTAL TERM LIFE INSURANCE

The Basic level of coverage may be sufficient. Life insurance needs, however, vary from person to person and some may need more than others.

You can choose additional Term Life insurance for yourself at low group rates. You may purchase a maximum of 5 times your salary up to \$350,000 in additional coverage in \$5,000 increments. The premium you will pay for the additional coverage is based on the amount of coverage you choose and your age.

The *first* \$25,000 of additional coverage is available without providing "**Proof of Good Health**". If you elect more than \$25,000 in additional benefits, you must complete a short medical history form. Benefits over \$25,000 are subject to the approval of your medical history by the insurance carrier.

Pinal County is changing Life Insurance carriers and for the 2008 open enrollment period (for coverage beginning January 1, 2008) employees who have previously waived coverage will be able to obtain coverage without providing "Proof of Good Health".

DEPENDENT SUPPLEMENTAL TERM LIFE INSURANCE

You may purchase additional life insurance for your family only if you purchase additional insurance for yourself. Dependent Supplemental Term Life Insurance coverage is a flat premium no matter how many eligible family members you have. The cost has been kept very affordable to allow all employees to take advantage of this benefit. Coverage is as follows:

\$5,000	Legal Spouse
\$1,000	Per eligible dependent child, up to 19 years of age

Dependent Supplemental Life Insurance may NOT be purchased with the County Benefit Allowance or pre-tax payroll deductions. Federal tax laws require that you pay for this coverage with "after" tax payroll deductions.

