



24/7 ONCALL Travel Assistance

We live in a highly connected world where frequent domestic and international travel is the norm. 24/7 ONCALL Travel Assistance offers you enhanced security for your leisure and business trips when traveling more than 100 miles from home. You and your dependents will have toll-free or collect-call access to the 24/7 ONCALL Travel Assistance customer service center or access to the services provided on the Website 24 hours a day, 7 days a week – from anywhere in the world. You'll also receive the following services: pre-trip Information, emergency personal services, medical assistance services, and emergency transportation services.

- In the U.S., toll free: 866-509-7709
- Worldwide, collect: 603-328-1702
- E-mail: mail@oncallinternational.com
- Web: www.oncallinternational.com/24-7oncalltravelassistance
 - Username: OnCall
 - Password: Assistance

Pima County



Your Life and AD&D Insurance

Basic Term Life provides \$50,000 in coverage.



HUMANA®

This is a summary of plan provisions related to the insurance policies issued by Humana and Star Line Group to Pima County. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitation and terms of coverage. Star Line Group, through a strategic partnership, underwrites and administers certain Group Accident Insurance Policies on behalf of Nationwide Life Insurance Company. Life products are insured by Humana Insurance Company.

HUMANA®



HumanaLife provides peace of mind

Basic Term Life provides \$50,000 in coverage.

Pima County is committed to providing you with valuable and affordable benefit programs.

- › **Basic Term Life and AD&D** – \$50,000 in coverage is available to you at no cost. You are eligible for Basic Life with AD&D on your date of hire.
- › **Supplemental Term Life** is available for you to purchase up to four times your salary with a maximum of \$500,000, and premiums can be paid conveniently through payroll deduction.*
- › **Voluntary AD&D** is available for you to purchase up to eight times your salary, and premiums can be paid conveniently through payroll deduction.*
- › **Supplemental Dependent Term Life** is available for you to purchase for your spouse / domestic partner at \$5,000 and eligible children at \$2,000.*

Enroll online

- › You can elect, increase or decrease your Supplemental Term Life, Dependent Term Life and Voluntary AD&D coverage online through the Pima County ADP/HR Benefits Solution (Employee) Website.
- › Go to <http://www.pima.gov/hr/EmployeeBenefits/OnlineBenefits.html>. If Evidence of Insurability (EOI) is required for your election, you will be required to complete a paper EOI form and e-mail to PIMAEOI@humana.com or fax to 1-888-235-3260 for approval.

* Coverage begins the first of the month after a 30 day waiting period.

Plan information

Employee Basic Life

Basic Life Premiums for \$50,000 are paid for by Pima County.

Basic Accidental Death and Dismemberment (AD&D)

Matches Your Employee Basic Life coverage amount, and is automatically included with Basic Life coverage.

Supplemental Life

In addition to Basic Term Life, you can purchase one, two, three, or four times base annual earnings rounded to the next higher \$1,000 to a maximum of \$500,000 in Supplemental Life insurance.

Dependent Life

- › \$5,000 Term Life insurance coverage for your spouse/domestic partner
- › \$2,000 Term Life insurance coverage per eligible child
- › One low premium covers all your eligible dependents

Voluntary AD&D

- › In addition to Basic AD&D, employees can purchase Voluntary AD&D in amounts of one to eight times base annual earnings up to a maximum of \$500,000
- › Employees can choose Voluntary AD&D coverage for themselves only, or for themselves and their family
- › If electing Family Voluntary AD&D insurance, the amount of coverage for your spouse / domestic partner matches the amount the employee selects for him/herself
- › Each eligible child receives \$2,500 in coverage
- › Employees must purchase Supplemental Life in order to be eligible for AD&D

Guaranteed coverage amounts

- › All amounts of Basic Life with AD&D are guaranteed; guaranteed issue is \$50,000.
- › All amounts of Supplemental Life and Dependent Life are guaranteed for new employees if elected within 31 days of initial eligibility; up to \$500,000 for employees, \$5,000 for spouse / domestic partner, and \$2,000 for child.

What is evidence of insurability?

Evidence of Insurability (EOI) refers to the underwriting process used to determine an applicant's insurability under this plan for coverage that is not guaranteed. An EOI form is required for any increase in coverage for Supplemental Life or Dependent Life any time after the initial eligibility period. A completed EOI must be submitted to Humana before coverage is approved.

Features of all coverage

- › Eligibility: Regular full-time or part-time employees hired to work a minimum of 20 hours per week or 40 hours per pay period
- › Reductions:
 - Age 75: reduces to 65% of the original coverage amount
 - Age 80: reduces to 35% of the original coverage amount
- › When benefits terminate: Coverage that is not ported or converted terminates on the last day of employment or loss of eligibility

Domestic partner definition

According to the Pima County Affidavit of Domestic Partnership, which must be completed each fiscal year, a domestic partner must meet all of the following requirements:

1. Share the same permanent address
2. Have a close personal relationship
3. Are jointly responsible for basic living expenses
4. Are single or divorced
5. Are eighteen (18) years of age or older
6. Are not related by blood
7. Are each other's sole domestic partner and are responsible for each other's common welfare

Dependent child definition

Refer to Pima County Personnel Policy 8-122. Coverage for disabled children can extend – refer to certificate for more details.

Additional life insurance rates

Supplemental biweekly rate per \$1,000

Under age 25	\$ 0.029
Ages 25 through 29	\$ 0.034
Ages 30 through 34	\$ 0.043
Ages 35 through 39	\$ 0.047
Ages 40 through 44	\$ 0.054
Ages 45 through 49	\$ 0.081
Ages 50 through 54	\$ 0.126
Ages 55 through 59	\$ 0.230
Ages 60 through 64	\$ 0.356
Ages 65 through 69	\$ 0.680
Ages 70 through 74	\$ 1.283
Ages 75 and over	\$ 1.283

Supplemental dependent biweekly rate

\$ 0.63 for \$5,000 spouse/domestic partner/\$2,000 child

Voluntary AD&D biweekly rates per \$1,000

- › Employee only: \$ 0.016
- › Employee & family: \$ 0.041