

THURSTON COUNTY

HIGHLIGHTS OF BASIC LIFE INSURANCE PLAN

Who is Eligible	All benefit eligible employees
Your Basic Life Insurance Coverage Begins	If hire date is the first calendar day of the month, coverage becomes effective that day; otherwise coverage is effective the first of the following month.
Schedule of Basic Life Insurance and Accidental Death & Dismemberment	\$36,000 for employees
Basic Dependent Life Insurance	\$1,000 for spouse/domestic partner, \$1,000 for each eligible child.
Reductions In Insurance	Life and AD&D insurance reductions; members age: Age 70 through 74 65% Age 75 through 79 45% Age 80 or over 30%
Waiver of Premium for Basic Life Insurance	Member is totally disabled prior to age 60 insurance may be continued without payment of premiums
Accelerated Benefit	If you provide satisfactory proof of having a Qualifying Medical Condition while you are insured under the Group Policy, you may have the right to receive during your lifetime a portion of your insurance as an Accelerated Benefit. You must have at least \$10,000 of Insurance in effect to be eligible.
Coverage is Portable	If you end your employment with Thurston County you may take your life insurance plan with you if you apply in writing and pay the first premium within 31 days after insurance ends.
Right to Convert	If you are not eligible for portability of your life insurance you will still have the option to convert to an individual policy without Evidence of Insurability as long as insurance ended due to a qualifying event and you apply in writing and pay the first premium within 31 days.

The above information is merely an outline of benefits and does not constitute a contract. Please refer to the insurance certificate for greater details at <http://www.co.thurston.wa.us/hr/benefits/index.htm>