

INTRODUCTION

Permanent full-time employees of the City of Taft shall be entitled to participate in the City's group life insurance program upon completion of thirty days continuous service.

Should an employee elect to participate in the group life insurance program, the City of Taft shall bear the total cost of such insurance for the individual employees.

Employees, however, may not secure group life insurance benefits for dependents under the program.

The City's insurance carrier for the group life insurance program is The Hartford.

The City's group life insurance program also provides employee benefits in the event of accidental death or dismemberment subject to conditions outlined in the City's group life insurance policy.

ENROLLMENT

All new employees shall complete a group life insurance card on the first day of active employment indicating whether or not they wish to enroll in the program.

Employees wishing to participate in the group life insurance program shall complete a group life insurance enrollment card with required information including designation of beneficiary.

Employees not wishing to participate in the group life insurance program shall complete a statement of waiver.

Group life insurance coverage shall become effective on the first day of the month following employment by the City of Taft.

Employees wishing to withdraw from the group life insurance program shall provide a written request for withdrawal to the Personnel Department a minimum of thirty days prior to the effective date of such withdrawal.

Employees wishing to change their group life insurance beneficiary or beneficiaries may do so at any time by completing a Change of Beneficiary notice.

Administration of the City's group life insurance program shall be governed by specifications outlined in the group life insurance policy issued by The Hartford Insurance Company, address and administrative procedures of The Hartford Insurance Company.

Administration of the City's group life insurance program and processing of claims incurred under the program shall be vested in the Personnel Department.

Responsibility for submitting group life insurance premiums in accordance with the policy requirements shall rest with the Accounting Department.

INSURANCE COVERAGE

Employee under age 70 shall be entitled to \$25,000 life insurance coverage. Department Heads under age 70 shall be entitled to \$50,000 life insurance coverage.

Eligibility for group life insurance benefits shall cease upon termination of an individual's employment with the City of Taft.

Individuals no longer eligible for group life insurance benefits shall remain insured until the end of the month in which termination was effective provided such insurance is in effect at date of termination.

All individuals insured under the City' group life insurance program shall be entitled to convert such insurance in accordance with the group life insurance policy.

Conditions of the group life insurance policy shall supersede any portion of this policy in conflict with Policy issued by The Hartford Insurance Company, address.