

LIFE & DISABILITY BENEFITS

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

To help you protect your family, City of Renton offers basic life and accidental death and dismemberment insurance that is fully paid for by the City.



	Life/AD&D
Employee Life & ADD Benefit Amount	
• Class 1*	1 x annual earnings to max \$125,000
• Class 2* (Life Only)	\$12,500
• Class 3*	1 x annual earnings to max \$50,000
Dependent Life Benefit Amount	
• Class 1*	\$1,000
• Class 2*	N/A
• Class 3*	\$1,000
Benefits Begin to Reduce at	Class 1 & 3: Age 75 Class 2: Age 75

WHEN YOU FIRST ENROLL

When you first enroll in life insurance benefits, you will need to designate a beneficiary who would receive the benefits in the event of your death. You may change or update your beneficiary designation at any time.

* **Life Class 1:** Commissioned Police (Grade PC 60 & 61) and Non-Commissioned Employees of the Renton Police Officers Guild (Grade PN)

* **Life Class 2:** Council Members

* **Life Class 3:** All other Employees

LONG-TERM DISABILITY (LTD) COVERAGE

(FOR EMPLOYEES OTHER THAN COMMISSIONED POLICE)

When you cannot work for an extended period of time due to injury or illness, an LTD plan can help cover a portion of your pre-disability earnings. LTD coverage for eligible employees (other than commissioned police) are covered by the City. LTD for Commissioned Police is contracted through the Renton Police Guild and is a separate benefit.

	Long-Term Disability
Monthly Benefit Amount	Up to 60% of base monthly earnings
Maximum Monthly Benefit	\$9,000
Elimination Period	90 days
Pre-Existing Condition	3/12
Benefit Duration	To age 65 or SSNRA
Definition of Disability	
• Class 1*	Own occupation for duration of benefit
• Class 2*	24 months own occupation

IMPORTANT

Restrictions and limitations apply to these benefits. Please review the insurance booklet or certificate for complete details.

* **LTD Class 1:** Employees not represented by a bargaining unit, including the elected Mayor and Judges, but not Councilmembers

* **LTD Class 2:** Employees represented by AFSCME or Police Non-Commissioned Guild.

SSNRA: Social Security Normal Retirement Age

Own Occupation: The employment, business, trade, profession, calling or vocation that involves material duties of the same general character as the occupation you are regularly performing when the disability began.

Elimination period: Time period that you must be ill or injured with a covered condition before collecting benefits.

Pre-Existing Condition: You may not be eligible for a pre-existing condition if you have received treatment for a condition within 3 months prior to your effective date under this policy until you have been covered under the policy for 12 months.