

Enrollment at a Glance – Basic Life Insurance

A Guide to Your Plan Basics

City and County of San Francisco Health Service Systems

Account 0002: MEA

Group Term Life Insurance

Basic Life insurance is employer provided, which means there is no cost to you for this insurance.

Coverage and Eligibility	All active employees: \$50,000
Age Reduction	Benefit amounts reduce to 65% of original coverage at age 65, to 50% of original coverage at age 70, and to 30% of original coverage at age 75.

Other Benefits and Services

Accelerated Death Benefit	You may collect 50% of your death benefit while you are living, if you are diagnosed with a terminal illness with a life expectancy less than six months. All remaining benefits will be paid to the beneficiary upon death.
Conversion of Coverage	You may convert your life insurance to an individual life insurance policy if your insurance terminates. Proof of Good Health will not be required.
Waiver of Premium	If you become totally disabled (as defined by the policy) and cannot work, you will not have to pay life insurance premiums for as long as you remain disabled up to this benefit's termination. Refer to your certificate for provisions regarding termination of insurance.
Funeral Planning and Concierge Services**	You have access to Everest Funeral Planning and Concierge Services to assist with funeral planning and negotiation at time of need as well as pre-planning tools that can be used to research and document decisions and wishes.

For death claims, please contact:

Health Service Systems
Phone: (415) 554-1750 or 1(800) 541-2266

For Funeral Planning and Concierge Services, please contact:

An Everest Service Advisor
Phone: 1(877) 456-5050

**Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX 77056. Services are not available to residents of all states.

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. Insurance products and services are provided by ReliaStar Life Insurance Company, a member of the ING family of companies. Policy form LP00GP.

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