

Life Insurance



Basic Life and AD&D Coverage

Basic Life Insurance coverage is provided at no cost to you, and you are not required to enroll in any other health and protection program. This coverage is automatic. Please note that the City of Phoenix is required by IRS rules to tax you on the amount of coverage exceeding \$50,000 per year. While the life insurance benefit is not taxable, the premium required to pay for the excess coverage is.

Designate and/or add beneficiary using eCHRIS. A beneficiary’s information cannot be deleted or changed due to record keeping policies. You can find directions on how to update your beneficiary by using this link or by visiting phoenix.gov/benefits.

Basic AD&D matches the Basic Life coverage amount and follows a benefit schedule for dismemberment. It includes additional benefits for Felonious Assault, Bereavement and Trauma Counseling, Permanent Disfigurement/Critically Burned, Seatbelt, Coma, and Airbag.

BASIC LIFE INSURANCE COVERAGE	
Unit 1	\$15,000
Unit 2	The greater of \$25,000 or 1x base salary
Unit 3	The greater of \$25,000 or 1x base salary
Unit 4	\$15,000
Unit 5	1x base salary
Unit 6	1x base salary
Unit 7	The greater of \$25,000 or 1x base salary
Unit 8	1.5x base salary
Unit 9	1.5x base salary (up to \$500K)
Unit 10	1.75x base salary (up to \$500K)
Unit 11	1.75x base salary (up to \$500K)
Unit 12	2x base salary (up to \$500K)
Unit 16	1.5x base salary (up to \$500K)
Unit 17	1.5x base salary (up to \$500K)
Unit 18	1.75x base salary (up to \$500K)
Unit 19	1.75x base salary (up to \$500K)

Additional Information

- Basic and Optional Life Insurance includes an opportunity to accelerate payment when life expectancy is 12 months or less. Contact the Benefits Office to apply for the accelerated benefit.
- There is an aggregate limit payable under the commutation AD&D that will not exceed \$3,000,000



Life Insurance

Occupational Accidental Death & Dismemberment

This amount is determined by your bargaining unit during each contract negotiation period. This coverage is payable when a death or covered accident occurs in the course of performing your job duties. Coverage may apply to inhalation of smoke or chemical substance. This coverage pays in addition to the Basic Life coverage, when applicable. Please refer to the policy for coverage details.

OCCUPATIONAL INSURANCE COVERAGE	
Unit 1	\$75,000
Unit 2	\$75,000
Unit 3	\$75,000
Unit 4	\$100,000
Unit 5	\$75,000
Unit 6	\$100,000
Unit 7, Unit 8, Middle Managers (General City and Fire), Executives (General City and Fire), Mayor and Council	\$75,000
Middle Managers and Executives (Police)	\$100,000
Police Reservists	\$25,000

Commuter Life Insurance

This coverage pays up to \$200,000 in the event of death within a two-hour timeframe while commuting to and from your established work location.

Police reservists are not eligible for commuter life AD&D.

Important Information

Check your life insurance beneficiary every year in [eCHRIS](#) to be sure it's accurate and up-to-date. You can change your beneficiary, but beneficiary information cannot be deleted due to record keeping policies. Sign in to [eCHRIS Self-Service](#) and click the Benefits tile to review your beneficiaries.

Learn More

Visit Securian's educational microsite for additional educational resources and more information about your life insurance benefits.

securian.com/phoenix-insurance



Optional Life Insurance

You can add to your Basic Life coverage by purchasing Optional Term Life Insurance. This coverage is provided at group rates for you, your spouse or qualified domestic partner, and/or children. You pay 100% of the group premium with after-tax earnings through payroll deduction. Similar to an individual life insurance policy, this coverage may be subject to underwriting.

	COVERAGE FOR:		
	EMPLOYEE	SPOUSE OR QUALIFIED DOMESTIC PARTNER (QDP)	CHILD(REN)
<p>Optional Life Insurance Amounts Available</p> <p>NEW EMPLOYEES: Guaranteed Issue: As a new hire you have a one-time opportunity to elect up to \$150,000 in coverage and up to \$50,000 in coverage for your spouse/QDP without evidence of insurability (EOI).</p> <p><small>*For Optional Life Insurance only - You have an additional 14 days outside of the 31 days to enroll in optional life insurance. You must contact the Benefits office for enrollment assistance during this 14-day period</small></p>	<p>Increments of \$10,000 up to \$250,000</p> <p>Increments of \$50,000 from \$250,000 to \$500,000</p>	<p>Increments of \$10,000 up to \$300,000</p> <p>The spouse coverage amount cannot be more than the employee's combined amount of Basic Life Insurance and Optional Life Insurance (Arizona State Statute §20-1257).</p> <p>When two City employees are married to each other, one form of Optional Life Insurance may be elected, either employee coverage or spouse coverage, not both.</p>	<p>Amounts of \$10,000, \$15,000, \$20,000, or \$25,000</p> <p>One election covers all eligible children at one premium rate.</p>
How do I request an increase in coverage or cancel coverage?	Make your request for increase in coverage through eCHRIS Self-Service, unless underwriting is required	Make your request for increase in coverage through eCHRIS Self-Service, unless underwriting is required	Make your request for increase in coverage through eCHRIS Self-Service
When is Evidence of Insurability (EOI) (Underwriting) Required?	EOI required outside of Newly Eligible, Annual Enrollment or QLE Required for coverage amounts over \$150,000 or required if coverage is under \$150,000 and request for increase is above \$20,000	Required for coverage amounts over \$50,000 at newly eligible Required if coverage is under \$50,000 and request for increase is above \$20,000 at annual enrollment. Required to enroll for the first time when elected outside of newly eligible.	Not Required
Do I need to name a beneficiary?	Employee must name a beneficiary	Employee is automatically named as the beneficiary	Employee is automatically named as the beneficiary
When does approved coverage become effective?	First of the month following underwriting approval or January 1st of the following year when elected during open enrollment	First of the month following underwriting approval or January 1st of the following year when elected during open enrollment	First of the month following election or January 1st of the following year when elected during open enrollment
When is coverage reduced or stopped?	Employee optional Life coverage is automatically reduced to: 65% at age 70 45% at age 75 30% at age 80	Coverage stops when spouse/QDP reaches age 70	Please contact the Benefits Office if you no longer have any eligible dependents for Optional Child(ren) Life. Termination of coverage will be completed on a prospective basis.
During Annual Open Enrollment	Employee: Enroll for up to \$20,000 or increase existing coverage by up to \$20,000; not to exceed a new total of \$150,000	Spouse: Increase existing coverage by up to \$20,000; not to exceed a new total of \$50,000	

Submission of Evidence of Insurability (Underwriting)

[Lifebenefits.com/submitEOI](https://lifebenefits.com/submitEOI) • Group Policy #34390 Access Key: Phoenix

