



## Financial security for your loved ones

# Life insurance from Aetna

### What is life insurance?

Life insurance offers your loved ones basic protection if you die. It can help pay your final expenses. Or it can help those you leave behind pay the mortgage, tuition and more.

### Feel good about being prepared

Preparing for the unexpected is important to any financial goal. Based on your union contract, your employer may give you basic term life insurance.

### How you can be covered

You are eligible for life insurance under this plan if you:

- Are actively at work
- Have met any probationary period
- Your union contract provides for employer-paid life insurance coverage

### Choosing your beneficiary

A beneficiary is the person or legal entity who receives the life insurance payment if the insured person dies. An example of a legal entity is a trust fund you may have set up. You may want to talk to an estate planner, accountant or attorney before choosing your beneficiary.

### Name as many beneficiaries as you want

Specify whether you want each to be a:

- Primary beneficiary, or
- Contingent beneficiary

The contingent beneficiary receives a payment only if there is no primary beneficiary entitled to payment. Just remember to complete the beneficiary form, including each person's full name, Social Security number and his or her relationship to you. It is your responsibility to keep your beneficiary designations current.

## In case you become disabled

You may remain eligible for life insurance coverage if you were to become disabled prior to age 60, and you are deemed to be totally and permanently disabled for 6 continuous months.

## How your benefits change

Your benefit amounts will be reduced over time. When you reach age 65, your benefits will drop to 65 percent of the original coverage amount. At age 70, your benefits will drop to 50 percent. And at age 75, your benefits will drop to 30 percent.

## Take your life insurance with you

You can convert your group coverage to an individual life policy if you:

- Leave your job
- Lose eligibility
- Get reduced benefits

## Hang on to your life savings

An illness that can end your life can also drain your life savings. The Accelerated Death Benefit is for those who have 24 months or less to live. You can get up to 75 percent of your life insurance coverage amount while you're still alive. Use it to help pay medical bills and other costs.

## Get expert legal advice – at no added cost

Visit [www.iChooseLegal.com](http://www.iChooseLegal.com) for these free documents:

- **Simple Will** – Make basic decisions about how you want to distribute your assets.

- **Living Will** – Ease the burden on your family by creating a living will that states your care preferences if you cannot make decisions for yourself.

- **Power of Attorney** – Grant someone else permission to make financial decisions on your behalf if you're unable.

You can also get free information about estate planning, plus other legal research tools and information on identity theft.

## Funeral planning services from Everest

We are pleased to provide a unique, value-added service for our life insurance members – funeral planning and concierge services from Everest. Everest offers both pre-planning and at-need services. Just visit [www.everestfuneral.com/aetna](http://www.everestfuneral.com/aetna). Enter your e-mail address and the Enrollment Identification Code: AETNA0100. Or call 1-800-913-8318.

## Get compassionate help to cope with end-of-life matters

You and your loved ones can talk to a licensed social worker who can help make important decisions. You can also log on to our Compassionate Care website for legal forms, checklists and more.

## Key contacts

- For death claims, please call 1-415-554-1750 or 1-800-541-2266.
- For questions about your beneficiaries, please call 1-415-554-1750 or 1-800-541-2266.
- For general questions about your life insurance, please call 1-800-US-AETNA.
- To download your complete policy, visit [www.myhss.org](http://www.myhss.org).
- If you are going on a leave of absence from your job, call 1-415-554-1750 for information about how your leave may impact life insurance coverage.

## An outline of your plan basicst

City & County of San Francisco	Life Insurance Coverage*
Municipal Attorneys Association	\$150,000
IFPTE Local 21	
TWU Local 200 SEAM	
Municipal Executives Association	\$50,000
SEIU Local 1021	
Teamsters Local 856 Multi-Unit	

San Francisco Superior Court	Life Insurance Coverage*
Superior Court Attorneys: Classification 311C, 312C, 316C	\$125,000
Superior Court Reporters	
Superior Court Local 21	\$50,000
Municipal Executives Association Unrepresented Professionals	
Superior Court SEIU	\$25,000

\*Life insurance amounts will be reduced at age 65, then continue to be reduced according to the schedule in the Plan document. For more details download the Group Life Insurance Plan document at [myhss.org/benefits/ccsf\\_other\\_benefits.html](http://myhss.org/benefits/ccsf_other_benefits.html).

## Life insurance plans/policies are offered and/or underwritten by Aetna Life Insurance Company (Aetna).

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