



**ORGANIZATIONAL
POLICY**

**GENERAL ADMINISTRATION
APPLICATION: Non-Union Employees**

TITLE: Life Insurance and Death Benefit	RESOLUTION NUMBER RC17-068	SUPERCEDE	EFFECTIVE DATE 02/21/2017	SUPERCEDE	POLICY NUMBER HR-40
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INTENT

It is the intent of the Washtenaw County Board of Road Commissioners to provide Washtenaw County Road Commission (WCRC) employees and their families with a comprehensive life insurance program, including both employer paid plans and voluntary, employee paid plans.

LIFE INSURANCE

- A. All regular full-time employees will automatically be enrolled in a group life insurance policy the 1st of the month after completing six (6) months of employment.
- B. The life insurance policy will have a face value of one time (1x) the employee’s annualized salary rounded to the next higher thousand with a \$50,000 maximum. The WCRC will pay the full premium for this coverage.
- C. The WCRC will pay the full premium for life insurance for a six (6) month period, beginning the first day on which the employee starts short-term disability.
- D. The WCRC will pay the full premium for life insurance for a twelve (12) month period, beginning the first day on which the employee starts worker’s compensation.

OPTIONAL LIFE INSURANCE

- A. Optional life insurance coverage can be purchased in increments of \$10,000, up to a maximum of \$500,000.
- B. The employee will pay the full premium for this optional coverage through payroll deductions.
- C. Enrollment in optional life insurance must be done within the first thirty-one (31) days of employment or during a designated open enrollment.

DEPENDENT LIFE INSURANCE

- A. Employees who have purchased optional life insurance for themselves may elect to purchase dependent life insurance for their eligible dependents.
- B. Dependent life insurance for a spouse can be purchased in increments of \$5,000, up to a maximum of \$500,000.

- C. Dependent life insurance for a child can be purchased in increments of \$2,000, up to a maximum of \$10,000. The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many eligible children an employee enrolls.
- D. The employee will pay the full premium for dependent life insurance through payroll deductions.

PORTABILITY OPTIONS

- A. Employees that separate from service may be eligible to buy portable coverage for their life, optional, and dependent life insurance. Employees should refer to the Group Life Insurance plan document for eligibility regarding the portability of insurance.

RETIREE DEATH BENEFIT

- A. Beneficiaries of employees who retired prior to January 1, 2003 will receive a \$5,000 death benefit.
- B. Beneficiaries of employees who retire after January 1, 2003 will receive a \$7,500 death benefit.