



2026 LIFE AND DISABILITY BENEFITS
YOUR LIFE, YOUR BENEFITS

CITY OF
LONG BEACH



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OPEN ENROLLMENT CONSIDERATIONS



2026 Considerations for Life Insurance

- During this year's Open Enrollment, you have a special one-time opportunity to increase your voluntary life insurance coverage up to the newly increased guaranteed issue (GI) amount without providing evidence of insurability. The updated GI limit for employees is the lesser of three times your annual earnings up to \$350,000, and the spouse GI limit is \$50,000. If you have been considering additional coverage for yourself or your family, now is a great time to review your options.
- If you missed your Family Status Change enrollment period, you have the opportunity during Open Enrollment to add/remove any dependents.

2026 Considerations for Disability Insurance

- During Open Enrollment, eligible employees can sign-up for short-term disability buy-up and/or long-term disability buy-up. For more information on eligibility, go to page 6.



GETTING STARTED

2026 BENEFITS

January 1, 2026
through
December 31, 2026

IMPORTANT NOTE:

This is a summary overview and does not provide a complete description of all benefit provisions. While we've made every effort to make this overview comprehensive, it cannot provide a complete description of all benefits. Plan documents contain more details on relevant provisions, limitations, and determine how benefits are paid. If the information in this overview differs from the plan documents, the plan documents prevail.

The City of Long Beach is committed to providing you with comprehensive benefits that meet your needs, no matter where you are in life.

This guide provides an overview of your life and disability benefits. To thoroughly review and understand your coverage, you will need to know which Memorandum of Understanding (MOU) represents your classification.

This guide will help you understand your benefits and how to file a claim for the following benefits:

- Basic Life and Accidental Death & Dismemberment Insurance
- Additional Life Insurance per MOU
- Voluntary Life Insurance for Employee, Spouse, and/or Child
- Short-term Disability
- Long-Term Disability
- Short-Term Disability Buy-Up
- Long-Term Disability Buy-Up

WHO IS ELIGIBLE FOR BENEFITS?



Life and Accidental Death & Dismemberment (AD&D) Insurance

You are eligible if you are:

- A permanent, full-time permanent employee working at least 40 hours a week.

Please refer to the *Summary Plan Description* at Standard.BenSelect.com/COLB for complete details regarding eligibility and an overview of the Life Insurance benefit.

Who is not eligible?

- Employees who work fewer than 40 hours per week, temporary employees, seasonal employees, contract employees, or employees residing outside the United States.
- Full-time members of the armed forces, lease employees, or independent contractors.

Disability Insurance

You are eligible if you are:

- A regular full-time permanent employee
- Actively at work at least 40 hours each week (for purposes of the Member definition, actively at work will include regularly scheduled days off, holidays, or vacation days, so long as the person is capable of active work on those days).
- A citizen or resident of the United States.

Who is not eligible?

- Employees who work fewer than 40 hours per week, temporary employees, seasonal employees, contract employees, or employees residing outside the United States.
- Full-time members of the armed forces, lease employees, or independent contractors.
- Councilmembers, Sworn Non-Management Fire, and Police.

HOW TO ENROLL IN INSURANCE WITH THE STANDARD



IMPORTANT NOTE

PINs are reset each year during Open Enrollment to the default format: the last four digits of your SSN followed by the last two digits of your birth year. You'll be prompted to create a new PIN when you log in.

If you access the system after Open Enrollment, use the PIN you selected during OE.

Logging In

- Open the online portal site at Standard.BenSelect.com/COLB.
- Your username is your 9-digit social security number with no dashes.
- When you first log in, your personal identification number (PIN) will be the last four digits of your SSN followed by the last two digits of your birth year.
- If you have previously logged in and forgot your password, click "*Forgot your PIN?*".

Change PIN

- You will be prompted to change your PIN the first time that you log in.
- You will enter in your new PIN of choice, answer a security question and enter in your email address.
- Once you have entered your information, click "Save New PIN".

Home Screen

- Once you have logged in, click "Next". This will guide you through the entire enrollment process.
- You will be able to logout and re-enter the portal any time to continue the process or modify your enrollments.
- Any changes or elections you make will be saved each time you logout or time out due to inactivity.

Personal Information

- Verify your personal information is correct. If any information is not correct, follow the instructions on the screen, then click "Next".

Dependents

- Review any dependent information listed.
- You may add a dependent by clicking "+", edit an existing dependent by clicking the pencil icon or delete a dependent by clicking the blue "x".
- You must have dependents entered on this screen in order to enroll or change any available dependent coverage.

Submit Enrollment

- After verifying your benefit elections, you will be brought to the "Submit Your Enrollment" screen. Your enrollment is not complete until you have clicked the "I Agree" button on the bottom of this screen.



LIFE AND AD&D

YOUR BENEFICIARY = WHO GETS PAID

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

You may change your beneficiary at any time without the consent of a beneficiary.

Access The Standard Online Portal to review and update your beneficiaries at Standard.BenSelect.com/COLB.

Life Insurance is provided to all permanent, full-time employees working at least 40 hours a week. The City offers a combination of City-paid and Employee-paid life insurance options:

- City-paid Basic Life and Accidental Death and Dismemberment (AD&D) Insurance
- City-Paid Additional Life Insurance per MOU
- Employee-Paid Voluntary Life Insurance for Employee, Spouse, and/or Child(ren)

If you have loved ones who depend on your income for support, having life insurance can help protect your family's financial security.

PLEASE NOTE: City-paid life insurance amounts in excess of \$50,000 are considered a taxable benefit and will be included on your paycheck and W-2 form.

Portability

Our life plans are portable and can be taken with you if your employment discontinues or upon retirement (up to age 70). Please contact The Standard at (800) 378-4668 (Policy #448651) for portability rates, forms, and criteria.

CITY-PAID BASIC LIFE AND AD&D INSURANCE



WAIVER OF PREMIUM

Waiver of Premium is included with employer-paid life insurance. If you meet the carrier's disability criteria and are on an unpaid leave, your life insurance will continue at no cost until you are able to return to work or until age 65.

ACCELERATED BENEFIT

If you have a Qualifying Medical Condition (QMC) while insured under the Group Policy, you may have the right to receive a portion of your Insurance as an Accelerated Benefit. You must have at least \$10,000 of Insurance in effect and you must provide proof of your QMC to be eligible. QMC means you are terminally ill as a result of an illness or physical condition with a life expectancy of 12 months or less.

You may receive up to 75% of your Insurance. The maximum Accelerated Benefit is \$500,000. The minimum Accelerated Benefit is \$5,000 or 10% of your Insurance, whichever is greater. If the amount of your Insurance is scheduled to reduce within 24 months following the date you apply for the Accelerated Benefit, your Accelerated Benefit will be based on the reduced amount. The Accelerated Benefit will be paid to you once in your lifetime in a lump sum.

Basic Life and AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. Accidental Death & Dismemberment (AD&D) coverage pays a benefit to you if you experience the loss of a limb, speech, sight, or hearing, or to your beneficiary in the event of a fatal accident. Coverage is provided by The Standard and premiums are paid in full by the City of Long Beach.

The Standard Basic Life and AD&D

Employee Basic Life Amount: \$20,000

Please note employee coverage amount reduces to 65% of the original benefit at age 65, to 40% at age 70, and to 25% at age 75 for all classes except for Class 8. Please see the next page for full class descriptions.

The Standard Expanded AD&D package

The City of Long Beach also provides you with the Expanded AD&D package through The Standard. Expanded AD&D is designed to pay a percentage of the AD&D insurance benefit by bridging the costs and hardships associated with accidental loss or death.

Covered Loss	Percent of AD&D Benefit ¹ (in effect on date of accident)
Disappearance	100%
Adverse Weather	100%
Quadriplegia	100%
Hemiplegia or Paraplegia	50%
Speech or Hearing Loss	50%
Hand or Foot	50%
Thumb & Index Finger Loss	25%
Public Transportation	Lesser of \$200,000 or 100% of the AD&D benefit
Occupational Assault	Lesser of \$25,000 or 50% of the AD&D benefit

¹**No more than 100% of the AD&D insurance will be paid for all losses resulting from one accident**

LINE OF DUTY BENEFIT

This added benefit provides firefighters and police officers an additional \$20,000 insurance benefit, when suffering a loss for which an AD&D insurance benefit is payable and the result of a line of duty accident.

CITY-PAID ADDITIONAL LIFE INSURANCE PER MOU



In addition to the Basic Life and AD&D coverage provided, employees may be eligible for supplemental life insurance based on their Memorandum of Understanding (MOU). Certain employee classifications can elect an additional \$30,000 in coverage on top of the \$20,000 basic life benefit or choose another amount as specified below.

Please note: Any City-paid life insurance coverage exceeding \$50,000 is considered a taxable benefit. The value of coverage above this threshold will be reported as taxable income on your annual W-2 form.

Check your MOU at LongBeach.gov/HR/About-Us/Labor-Relations or contact your Department Personnel/Payroll staff for details.

Life Class 1 – Long Beach Management Association (LBMA), including Sworn Police and Fire Management and Unrepresented Management (excluding Retired Annuitant)	\$30,000 or 3x annual earnings, rounded up to next multiple of \$1,000, up to \$500,000
Life Class 2 - Deputy City Attorney I/II/III	\$30,000 or \$200,000
Life Class 3 – Councilmembers	\$30,000 or \$45,000
Life Class 4 – Association of Confidential Employees (ACE)	\$30,000 or \$100,000
Life Class 5 - City Attorney's Association (CAA) Employees, excluding Deputy City Attorneys	\$30,000 or \$100,000
Life Class 6 - Deputy City Prosecutor I/II/III/IV, Chief Gang Prosecutor, and Chief Violent Crimes Prosecutor	\$30,000 or \$200,000
Life Class 7 - City Prosecutors Association (CPA), excluding Deputy City Prosecutor I/II/III/IV, Chief Gang Prosecutor, and Chief Violent Crimes Prosecutor	\$30,000 or \$100,000
Life Class 8 - International Association of Machinists & Aerospace Workers (IAM); Association of Engineering Employees (AEE); Lifeguards Association (LGA); International Brotherhood of Electrical Workers 47 (IBEW); Service Employees International Union (SEIU); Long Beach Supervisors Association (LBSEA); Association of Long Beach Employees (ALBE); any non-represented, unclassified, permanent full-time employee (excludes any employee in Life Classes 1, 2, 3, 4, 5, 6, 7, 9, and 11)	Additional Life Coverage is not applicable to this group
Life Class 9* – Audit Manager, Performance Audit Manager, Performance Auditor I/II/III, Senior Performance Auditor I/II/III, Senior Auditor, Staff Auditor, and Audit Analyst	\$30,000 or \$100,000
Life Class 11 – Non-Management Sworn Police and Sworn Fire	Additional Life Coverage is not applicable to this group

*Effective June 2025, Life Class 10 has been consolidated into Life Class 9.

EMPLOYEE-PAID VOLUNTARY LIFE INSURANCE



Terms to Know

GUARANTEED ISSUE (GI)

If you purchase life insurance coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit Evidence of Insurability with additional information about your health in order for the insurance company to approve the amount of coverage.

EVIDENCE OF INSURABILITY (EOI)

If you elect Voluntary Life coverage above guaranteed issue (noted on this page), or if you are a late entrant, you may have to complete and submit EOI. The Standard will automatically send you an email with instructions to complete the EOI electronically.

During SPECIAL One-Time Open Enrollment, the following options are available and do not require Evidence of Insurability:

- If you are currently enrolled in voluntary life insurance, you can opt to enroll for up to the lesser of 3x your annual salary or \$350,000 in \$25,000 increments. Any higher amounts are subject to EOI.
 - **Please note:** if you previously received an EOI decline, you are not eligible for any GI amounts unless EOI is resubmitted and approved.
- If you are not currently enrolled in voluntary life insurance, you can increase coverage up to the lesser of 3x your annual salary or \$350,000 in \$25,000 increments. Any higher amounts are subject to EOI.
- If your spouse is not currently enrolled in spouse life insurance, you can opt to enroll them up to \$50,000. Any higher amounts are subject to EOI.
 - **Please note:** if your spouse previously received an EOI decline, they are not eligible for any GI amounts unless EOI is resubmitted and approved.
- If your spouse is currently enrolled in spouse life coverage, they can increase coverage up to \$50,000 of total coverage. Any higher amounts are subject to EOI.
 - **Please note:** if your spouse previously received an EOI decline, they are not eligible for any GI amounts unless EOI is resubmitted and approved.

Mid-year Family Status Change (FSC) events include:

- New marriage/Registered Domestic Partnership (RDP)
- New Child (Birth, Adoption, Legal Custody)
- Death of Employee or Dependent
- Divorce or Dissolution of Marriage or Registered Domestic Partnership
- Commencement or Termination of Spouse's or RDP's Employment
- Employment Status Changes (Employee)

If you experience a Family Status Change, contact Employee-Benefits@LongBeach.gov to activate your special enrollment period.

EMPLOYEE-PAID VOLUNTARY LIFE INSURANCE



Protecting those you leave behind

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by The Standard and available for your spouse and/or child(ren). Premiums are paid by the employee.

Please note: This benefit is available only to permanent, full-time employees.

Employee Voluntary Life

Maximum	\$500,000
Minimum	\$25,000
Increments of	\$25,000
Guarantee Issue Amount during Initial Eligibility Period	Lesser of 3x covered annual earnings or \$350,000

Spouse Voluntary Life

Maximum	\$100,000, not to exceed 50% of employee amount
Minimum	\$5,000
Increments of	\$5,000
Guarantee Issue Amount during Initial Eligibility Period	\$50,000

Child Voluntary Life

Flat Amount	\$10,000, not to exceed 50% of employee amount
Guarantee Issue Amount during Initial Eligibility Period	\$10,000

EMPLOYEE-PAID VOLUNTARY LIFE INSURANCE COSTS

If you elect voluntary coverage, your monthly premium rate is calculated based on your age and the amount of coverage. Use the tables below to estimate the premium amount that will be deducted from your paycheck.

VOLUNTARY LIFE INSURANCE – MONTHLY RATE PER \$1,000 OF COVERAGE

AGE	EMPLOYEE & SPOUSE
Under 30	\$0.060
30-34	\$0.080
35-39	\$0.090
40-44	\$0.108
45-49	\$0.162
50-54	\$0.257
55-59	\$0.430
60-64	\$0.660
65-69	\$1.270
70-74	\$2.396
75+	\$3.148

Employee and spouse rates are based upon the employee's age as of January 1st, not the spouse's age.

CHILD LIFE INSURANCE

COVERAGE AMOUNT	Rate per \$1,000 of coverage	Total Cost Per Month
\$10,000	\$0.120	\$1.20

Premium includes all eligible children. Eligible children include dependent children under age 26 as long as you apply for and are approved for voluntary life insurance coverage for yourself.

CALCULATE YOUR LIFE INSURANCE COST

$$\begin{array}{c}
 \underline{\hspace{2cm}} \\
 \text{Enter the amount of} \\
 \text{coverage you are} \\
 \text{requesting}
 \end{array}
 \div \$1,000 =
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 \text{Enter your rate from} \\
 \text{the rate table}
 \end{array}
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 \underline{\hspace{2cm}}
 \begin{array}{c}
 \text{This amount is an} \\
 \text{estimate of how} \\
 \text{much you would pay} \\
 \text{each month}
 \end{array}$$



DISABILITY

DISABILITY INSURANCE CLASS = HOW MUCH YOU GET PAID

If you need time away from work due to an illness or injury, your disability insurance class—the coverage your bargaining unit or classification is assigned—determines the amount of disability benefits you may be eligible to receive.

Employees who fall under “All Other” may opt to change their coverage amount during Open Enrollment.

Access The Standard Online Portal at: Standard.BenSelect.com/COLB to review and update your disability insurance enrollment.

Disability Insurance is provided to all permanent, full-time staff excluding non-Management Sworn Police and Fire. The City offers a combination of City-paid and Employee-paid disability insurance options:

- Short-Term Disability
- Long-Term Disability
- Short-Term Disability Buy-Up
- Long-Term Disability Buy-Up

PLEASE NOTE: Employees are eligible for different Disability Insurance coverage amounts as a result of the Memorandum of Understanding (MOU). Check your MOU [here](#) or contact your Department Payroll/Personnel staff for details.

DISABILITY INSURANCE CLASSES



Short-Term Disability (STD) insurance replaces part of your income for up to six months for issues such as:

- Pregnancy issues and childbirth recovery
- Prolonged illness or injury
- Surgery and recovery time

Long-Term Disability (LTD) insurance replaces part of your income for an extended time if your disability period exceeds the STD limited duration. The following are some benefits of LTD:

- It can protect you from having to tap into your retirement savings
- You can use LTD benefits however you need, for housing, food, medical bills, etc.
- Benefits can last a long time – from weeks to even years – if you remain eligible

STD and LTD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, social security, or state disability. Coverage is provided by The Standard.

Disability Insurance Class Descriptions

City Attorney Association	City Attorneys Association, excluding Deputy City Attorney
Auditors	Senior Auditor, Staff Auditor, Audit Analyst, Audit Manager, Performance Audit Manager, Performance Auditor I,II,III, and Senior Performance Auditor I,II,III
Management and Confidential	<ul style="list-style-type: none"> ▪ Long Beach Management Association, including Sworn Police and Fire Management ▪ Unrepresented Management, excluding Retired Annuitant-Management Support ▪ Association of Confidential Employees ▪ Deputy City Attorney ▪ Deputy City Prosecutor ▪ Chief Gang Prosecutor ▪ Chief Violent Crimes Prosecutor
All Other	All Other Members
Not Eligible	Non-Management Sworn Police & Fire

SHORT-TERM DISABILITY INSURANCE (STD)

The chart below outlines the City's four short-term disability classes. Your assigned class is determined by your job classification and Memorandum of Understanding (MOU). Within each class, you will find important details about your benefits, including your weekly benefit amount, which is a percentage of your base salary. Please note that City-paid disability insurance plans are treated as a taxable benefit. However, disability benefits are generally non-taxable if employees choose to self-pay or purchase an optional buy-up plan using post-tax deductions.

	City Attorney Association	Auditors	Management and Confidential	All Other
Weekly Benefit Amount	Plan pays 60% of the first \$1,667 of your pre-disability earnings, reduced by deductible income.	Plan pays 66.67% of the first \$1,500 of your pre-disability earnings, reduced by deductible income.	Plan pays 66.67% of the first \$2,250 of your pre-disability earnings, reduced by deductible income.	Plan pays 50% of the first \$2,000 of your pre-disability earnings, reduced by deductible income.
Maximum Weekly Benefit	\$1,000 before reduction by deductible income	\$1,000 before reduction by deductible income	\$1,500 before reduction by deductible income	\$1,000 before reduction by deductible income
Benefits Begin After Accident Sickness	0 days of disability 7 days of disability	0 days of disability 7 days of disability	0 days of disability 7 days of disability	0 days of disability 7 days of disability
Maximum Payment Period¹	180 days minus the benefit waiting period	180 days minus the benefit waiting period	180 days minus the benefit waiting period	180 days
Premium Contributions	Employee Paid	Employee Choice ²	Employee Choice ²	City Paid

¹Maximum payment period is based on the first day you are disabled, not when benefits begin.

²At the time you become insured, you may choose to contribute toward the cost of insurance. If you do not make an election at that time, your coverage will be paid for by the City. If you contribute to the cost of coverage, benefit payments are non-taxable to you.

VOLUNTARY SHORT-TERM DISABILITY BUY-UP INSURANCE (STD)



The “All Other” class can choose to purchase additional buy-up Short-Term Disability coverage. This buy-up option can be added during your initial eligibility period, during a Family Status Change, or during the annual Open Enrollment period. Please note that, since you will be contributing to this buy up plan, the weekly benefit will be non-taxable to you upon approval of a disability claim.

Weekly Benefit Amount	Plan pays 66.67% of the first \$3,750 of your pre-disability earnings, reduced by deductible income.
Maximum Weekly Benefit	\$2,500 before reduction by deductible income
Benefits Begin After	
Accident	0 days of disability
Sickness	7 days of disability
Maximum Payment Period¹	180 days

¹Maximum payment period is based on the first day you are disabled, not when benefits begin

LONG-TERM DISABILITY INSURANCE (LTD)

The chart below outlines the City's four long-term disability classes. Your assigned class is determined by your job classification and Memorandum of Understanding (MOU). Within each class, you will find important details about your benefits, including your monthly benefit amount, which is a percentage of your base salary. Please note that City-paid disability insurance plans are treated as a taxable benefit. However, disability benefits are generally non-taxable if employees choose to self-pay or purchase an optional buy-up plan using post-tax deductions.

	City Attorneys Association	Auditors	Management and Confidential	All Other
Monthly Benefit Amount	Plan pays 60% of the first \$8,333 of your pre-disability earnings, reduced by deductible income.	Plan pays 66.67% of the first \$7,500 of your pre-disability earnings, reduced by deductible income.	Plan pays 66.67% of the first \$10,500 of your pre-disability earnings, reduced by deductible income.	Plan pays 50% of your pre-disability earnings, reduced by deductible income.
Maximum Monthly Benefit	\$5,000	\$5,000	\$7,000	\$4,000
Benefits Begin After				
Accident	180 days of disability	180 days of disability	180 days of disability	180 days of disability
Sickness	180 days of disability	180 days of disability	180 days of disability	180 days of disability
Maximum Payment Period¹	To Age 65+	To Age 65+	To Age 65+	18 months
Premium Contributions	Employee Paid	Employee Choice ²	Employee Choice ²	City Paid

¹The age at which the disability begins may affect the duration of benefits.

²At the time you become insured, you may choose to contribute toward the cost of insurance. If you do not make an election at that time, your coverage will be paid for by the City. If you contribute to the cost of coverage, benefit payments are non-taxable to you.

Maximum Benefit Period: Determined by your age when Disability begins³

AGE	Maximum Benefit Period
61 or younger	To age 65, or 3 years 6 months, if longer
62	3 years 6 months
63	3 years
64	2 years 6 months
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older	1 year

³The age at which disability begins may affect the duration on benefits. For All Other Disability Class, the maximum benefit period is 18 months

VOLUNTARY LONG-TERM DISABILITY BUY-UP INSURANCE (LTD)

The “All Other” class can choose to purchase additional buy-up Long-Term Disability coverage. This buy-up option can be added during your initial eligibility period, during a Family Status Change, or during the annual Open Enrollment period. Please note that, since you will be contributing to this buy up plan, the monthly benefit will be non-taxable to you upon approval of a disability claim.



Monthly Benefit Amount	Plan pays 66.67% of your pre-disability earnings, reduced by deductible income.
Maximum Monthly Benefit	\$12,000
Benefits Begin After	
Accident	180 days of disability
Sickness	180 days of disability
Maximum Payment Period	18 months



IMPORTANT PLAN INFORMATION

In this section, you'll find important plan information, including:

- How to file a claim
- Plan contacts
- Glossary

HOW TO FILE A LIFE CLAIM



Life and Accidental Death and Dismemberment (AD&D)

Claims packets are all available on The Standard's website at the links listed below. Please note that each packet comes with a different sets of instructions and forms so please read and fill each out carefully.

To access your Life and AD&D Claim Packet, please visit Standard.com/EForms/1794a_448651.pdf. Please be sure to complete the Beneficiary Acknowledgement section of this form. Please note that there is an Employer portion that the City will need to complete in order for the claim to be processed.

Include the following information with the Proof of Death form:

- Beneficiary Statement(s). If there is more than one beneficiary, please make a copy of the front and back of the Beneficiary Statement
- Certified death certificate. A copy of the certified death certificate is acceptable for deaths occurring within the United States
- All original enrollment forms and change of beneficiary cards. Also Ready Enroll screen prints are acceptable
- For AD&D and Seat Belt claims, attach newspaper clippings, police or accident reports, and any other information available regarding the accident.

BENEFICIARY REMINDER

Beneficiary means a person you name to receive death benefits. You may name one or more beneficiaries. Make sure that you have named a beneficiary for your Basic Life, AD&D **AND** Supplement Life Insurance benefits.

You may change your beneficiary at any time without the consent of a beneficiary within the Ready Enroll system.

Access The Standard Online Portal at:

Standard.BenSelect.com/COLB to review and update your beneficiaries.

HOW TO FILE A DISABILITY CLAIM



TEXT UPDATES

Text 53284 to receive status updates on your claims with The Standard. Please note that you must use the phone number associated with the claim in order to utilize this service.

Short-Term Disability (STD) And Long-Term Disability (LTD)

Disability claim packets are available on The Standard's website at the links listed below. The two claim packets come with a different set of instructions and forms. Please read and complete each packet carefully. Please note that there is an Employer portion that the City will need to complete in order for the claim to be processed.

For medical confidentiality purposes and in accordance with HIPAA laws, the Physician's Statement must be sent directly to The Standard. Do not forward the Physician's Statement to your department or the Department of Human Resources.

Take the following steps:

1. Verify Eligibility
2. Obtain Claim Packet
3. Complete Your Portion
4. Treating Physician Completes their Portion
5. Submit Claim to Standard via Fax
6. Notify Your Department you have Filed a Claim
 - Inform your Leave Coordinator or Administrative Officer about the claim. You will receive a Non-Pay Status form and instructions for continuing insurance premium payments.
 - The Employer Statement is completed by the Department of Human Resources online through the Standard's administrative portal. It is not required to be completed before filing your claim.
 - While on leave, please keep your Department informed of any changes to your disability claim. If your disability lasts longer than expected or if your expected return-to-work date changes, please notify your Department's Payroll/Personnel staff.

To access your Short-Term Disability Claim packet, please visit Standard.com/EFForms/2047_448651.pdf.

To access your Long-Term Disability Claim packet, please visit Standard.com/EFForms/3379_448651.pdf.

PLAN CONTACTS

If you need to reach our plan providers, here is their contact information:

Plan Type	Provider	Phone Number	Website	Policy Numbers
Life and AD&D	The Standard	(800) 628-8600	Standard.BenSelect.com/COLB	448651-G
Short-Term Disability	The Standard	(800) 368-2859	Standard.BenSelect.com/COLB	448651-E
Long-Term Disability	The Standard	(800) 368-1135	Standard.BenSelect.com/COLB	448651-F

City of Long Beach Human Resources	
HR-Return-to-Work	HR-Employee Benefits
(562) 570-6511	(562) 570-6303
CityofLongBeachHR-RTW@LongBeach.gov	Employee-Benefits@LongBeach.gov

GLOSSARY

-A-

Accidental Death and Dismemberment (AD&D) Insurance

An insurance plan that pays a benefit to you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you have a fatal accident.

-B-

Beneficiary

The person (or persons) that you name to be paid a benefit should you die.

Beneficiaries are requested for life, AD&D, and retirement plans.

You must name your beneficiary in advance.

-E-

Evidence of Insurability (EOI)

If you elect Voluntary Life coverage above guaranteed issue (noted on this page), or if you are a late entrant, you may have to complete and submit EOI. This can be completed online through The Standard.

-G-

Guaranteed Issue (GI)

If you purchase life insurance coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit Evidence of Insurability with additional information about your health in order for the insurance company to approve the amount of coverage.

-S-

Short-term Disability

A type of insurance that provides income replacement for up to 180 days when an individual cannot work due to a covered disability or illness.

-L-

Long-term Disability

A type of insurance that provides income replacement for a longer period, often up to 18 months, when an individual is unable to work due to a covered disability.

-W-

Waiver Of Premium

Waiver of Premium is included with employer-paid life insurance.

If you meet the carrier's disability criteria and are on an unpaid leave, your life insurance will continue at no cost until you are able to return to work or until age 65.

