

LIFE & AD&D INSURANCE

Basic Life and AD&D

Basic Life Insurance pays your beneficiary a lump sum if you pass away. AD&D (Accidental Death & Dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident. **The cost of basic coverage is paid in full by the County.**

Life Insurance

The County offers 1x your annual salary for Civilian Employees and 2x your annual salary for Commissioned Police Officers.

Accidental Death and Dismemberment (AD&D)

If you pass away as the direct result of an accident, your beneficiary will receive both the Life and AD&D portion of the benefit. This is an additional 1x your annual salary for Civilian Employees.

If you suffer a covered accidental injury, such as loss of speech and hearing, quadriplegia, paraplegia, loss of limb, or thumb and index finger, you would be the beneficiary of a benefit based on the type of loss. Refer to the policy documents for specific details.

Questions about a life insurance claim? Call 314-615-5642.



A NOTE ABOUT TAXES

Employer provided life insurance coverage over \$50,000 is considered a taxable benefit. The value of the benefit over \$50,000 will be reported as taxable income on your annual W-2 form.

Update Your Beneficiary. Your Beneficiary = WHO GETS PAID

When you enroll in your benefits, make sure your beneficiary is up to date. You can view or change your beneficiary designation at any time by logging on to the BenSelect enrollment portal.

<https://standard.benselect.com/stlco>

If you are registering for the first time:

Username: Your County Employee Number (EIN)

PIN: Your pin will be the last 4 digits of your SSN + your 8-digit birthdate (MMDDYYYY).

If you are unable to login to BenSelect, please contact their customer service at 314-262-7088.

See page 5 for instructions on registering in the BenSelect enrollment portal.