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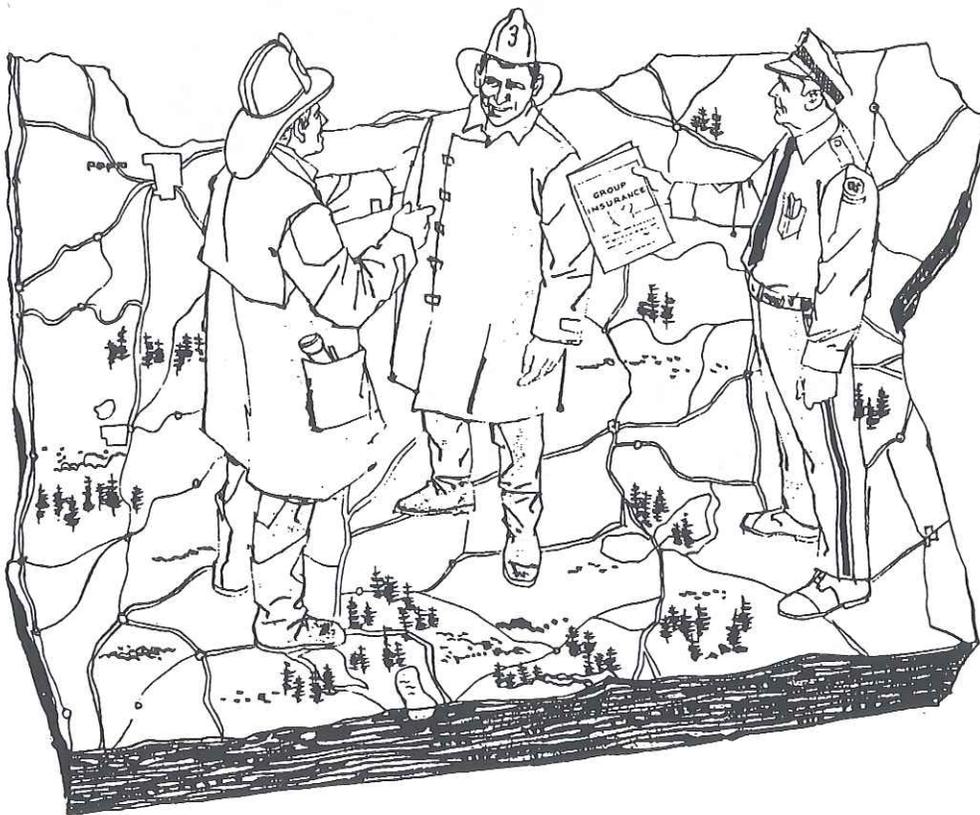
Employee  
Benefits

# Group Insurance

## Occupational Death Insurance

## Group Life Insurance—Full 24-hour Coverage

Not Limited to Job-Related Causes



For Public Employers of

**Firefighters    Volunteer Firefighters    Police Officers**

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## To All Public Employers in the State of Oregon

O.R.S. 243.005 requires that every firefighter, volunteer firefighter and police officer in the service of a public employer in the State of Oregon be issued a life insurance certificate in the amount of \$10,000 on his or her life, covering death caused by "injury or disease" sustained during working hours as a firefighter, volunteer firefighter or police officer, or death resulting from such "injury or disease" within 365 days. This coverage shall be provided by the public employer at no expense to each firefighter, volunteer firefighter, and police officer.

The Department of General Services developed the specifications for this job-related occupational disease and injury coverage. Competitive bids were received. Union Security Insurance Company, Kansas City, Missouri, was awarded the insurance contract through Alexander and Alexander of Oregon, Portland, Oregon.

In addition to providing the required coverage, an option is available for each firefighter, volunteer firefighter, or police officer to expand the job-related occupational disease and injury death benefits to full Group Term Life Insurance. In addition, an option to purchase Dependent Life Insurance is also available. The additional premium for these coverages will be paid by the employee through the public employer.

The following pages of this brochure describe the benefits available to each firefighter, volunteer firefighter, or police officer.

# General Description of Coverage

## Occupational Death Insurance

### to be paid for by Public Employer

Each firefighter, volunteer firefighter, and police officer is insured for \$10,000 in the event of death resulting from any of the circumstances outlined below:

1. Accidental bodily injury which was sustained during working hours or, in the case of a required period of duty not coinciding with regular working hours, while traveling to or from a period of duty, and for which the Insured consulted a physician within 5 days, provided death occurs within 365 days of the accident.
2. Disease or infection arising from the Insured's duties as a firefighter, volunteer firefighter or police officer and to which the Insured is not ordinarily subjected or exposed, provided the Insured consulted a physician within 42 days and death occurs within 365 days after being subjected or exposed to the disease or infection.
3. Silicosis for which the Insured consulted a physician within 5 days after the Insured's last period of duty, provided death occurs within 365 days after the Insured is initially treated by a physician or the Insured completes the Insured's last period of duty, whichever occurs first.
4. Any cardiovascular or hypertensive disease:
  - A. if the Insured has been a firefighter, volunteer firefighter, or police officer for at least 5 years, provided death occurs within 365 days after the Insured completed the Insured's last period of duty.
  - B. for which the Insured was treated by a physician within 5 days after the Insured completed the Insured's last period of duty, if the Insured has been a firefighter, volunteer firefighter, or police officer for less than 5 years, provided death occurs within 365 days after (1) the Insured received the initial treatment for the cardiovascular or hypertensive disease from the physician or (2) the Insured completed the Insured's last period of duty, whichever is earlier. For the purposes of this benefit section, any reoccurrence of a cardiovascular or hypertensive disease after the Insured returns to active work shall be considered as a new disease.
5. Renal disease or any disease of the lungs or respiratory tract (*other than silicosis*):
  - A. if the Insured has been a firefighter, volunteer firefighter, or police officer for at least 5 years, and
  - B. if the disease did not pre-exist the Insured becoming a firefighter, volunteer firefighter, or police officer and death occurs within 365 days after initial treatment by a physician for the disease or completion of the Insured's last period of duty, whichever occurs first.

#### Extended Benefit

If an Insured dies after the Insured's insurance terminates, the Company shall nevertheless pay a benefit under this benefit section, provided that (1) the Insured's death resulted, directly and independently of all other causes, from any disease, infection or accidental bodily injury specified above; (2) the Insured sustained the disease, infection or accidental bodily injury prior to the termination of the Insured's insurance, and; (3) the Insured dies within the applicable period of time specified above.

#### Exclusions

No benefits will be paid under the job-related occupational disease and injury life insurance if the Insured's death is caused directly or indirectly by declared or undeclared war; commission of a felony; suicide or intentionally self-inflicted injury, while sane or insane; use of drugs, narcotics or hallucinogenic agents not prescribed by a physician; any physical or mental disease; any infection, except a pyogenic infection that occurs from an occupational wound.

# Optional Group Term Life Insurance

## 24-hour Coverage to be paid by Employee Through Public Employer

Each firefighter, volunteer firefighter, and police officer under age 70 has the option of expanding the job-related coverage to Group Term Life Insurance by paying the cost difference between the \$10,000 required coverage and \$10,000 of Group Term Life coverage.

Also, each firefighter, volunteer firefighter, or police officer has the option of buying an additional \$10,000 or \$20,000 of Group Term Life Insurance. This would provide the employee with \$20,000 or \$30,000 of Group Life Insurance at an affordable cost.

For Group Term Life to be effective, it is necessary that 75% of those eligible enroll. (*Note: To qualify for the maximum of \$20,000 or \$30,000 of Group Life Insurance, it is necessary that 75% of those electing Group Term Life Insurance select this amount.*)

The amount of insurance elected will be reduced as follows: by 50% if the Insured is age 70, but not age 75; by 60% if the Insured is age 75, but not age 80; by 80% if the Insured is age 80 or more.

### Special Features

Insurance is issued without evidence of insurability if the individual enrolls within 31 days of initial eligibility.

Initial eligibility is the date mandatory benefits are effective of the public employer.

Should the Insured be totally and permanently disabled for nine consecutive months prior to age 60, the Insured's Life Insurance will remain in force with all premiums waived during the continuance of the Insured's total disability to age 70, except as described below.

In the event employment ends, the Insured's Life Insurance may be converted *without evidence of insurability* to any permanent policy of individual life insurance issued by Union Security Insurance Company.

### Exclusions

Optional Life Insurance will not remain in force if disability results directly or indirectly from: intentionally self-inflicted injury, while sane or insane; war or any act of war, whether declared or not; service in the armed forces of any country, combination of countries or international organization at war, whether declared or not; or taking part in a riot or insurrection, or an act of riot or insurrection.

### Dependent Group Life Insurance

Although Dependent Group Life Insurance is not required by or subject to O.R.S. 243.005, the public employer may offer this benefit to firefighters, volunteer firefighters, and police officers.

### Amount of Benefit

Spouse .....	\$3,000
Children	
6 months but less than age 23 .....	\$3,000
14 days but less than 6 months .....	\$ 500
Under 14 days .....	\$ 0

Dependents are insured without furnishing evidence of insurability if the firefighter, volunteer firefighter, or police officer enrolls for this benefit within 31 days of initial eligibility and 75% of those with dependents enroll for this coverage.

## Monthly Cost Per Firefighter, Volunteer Firefighter, or Police Officer

	To be paid by Public Employer	To be paid by Firefighter, Volunteer Firefighter, or Police Officer
1. \$10,000 Occupational Death Benefit.	\$.70	\$0
2. A. Additional premium to expand Occupational Death Benefit to \$10,000 Group Term Life Insurance. OR	\$0	\$4.35 (A)
B. Additional premium to expand Occupational Death Benefit to \$20,000 Group Term Life Insurance. OR	\$0	\$9.30 (B)
C. Additional premium to expand Occupational Death Benefit to \$30,000 Group Term Life Insurance.	\$0	\$14.25 (B)
3. Dependent Group Life Insurance Premium for all eligible dependents. Covers spouse and all dependent children.**	\$0	\$1.00*

\*An additional \$.15 per month is charged for administration.

\*\*Dependent Life Insurance is offered in conjunction with Group Term Life Insurance—not with Occupational Death Insurance. (*Larger public employer units may qualify for lower rates.*)

### Definitions

1. **Firefighter:** Any person employed by a public employer (*a city, county or district*) whose duties involve fire fighting.
2. **Volunteer Firefighter:** Any person who is an actively enrolled firefighter of a city, county, or district, and whose position normally required less than 600 hours of service per year. However, the term "Volunteer Firefighter" does not include any person who is conscripted into firefighting duties.
3. **Police Officer:**
  - A. Any police chief or law enforcement officer employed by a city in Oregon who is classified as a police officer by the governing body of the city;
  - B. Any sheriff or deputy sheriff employed by a county in Oregon whose duties are classified by the governing body of the county as the regular duties of a police officer;
  - C. Any person employed by a district of Oregon whose duties are classified by the governing body of the district as the regular duties of a police officer;
  - D. Any person employed by the Oregon Department of State Police who is classified as a police officer by the Superintendent of State Police;
  - E. Any person employed by the Criminal Justice Division of the Department of Justice who is classified as a criminal investigator or criminal financial investigator by the Attorney General.
  - F. Any person employed by the Director of the Oregon State Lottery as an enforcement agent.
  - G. Those positions in the Corrections Division who are:
    1. part of the Corrections Officer Series (Correctional Officer, Corrections Corporal, Excluded Correctional Corporal, Correctional Sergeant, Excluded Correctional Sergeant, Correctional Lieutenant, and Correctional Captain);
    2. Superintendent, Assistant Superintendent and Security Manager;
    3. regularly assigned duty as officer of the day;
    4. regularly assigned responsibility to directly control inmate movement and conduct within the institution; and
    5. regularly assigned supervision and control of one or more inmates on work crews, or within the employee's regular duty station.

However, a police officer does not include volunteer or reserve police officers or persons considered by the respective governing bodies to be civil deputies or clerical personnel.

4. **Period of Duty:** Means a period of time actually worked as a firefighter, volunteer firefighter, or police officer, including attendance at required meetings.
5. All references to "employee" mean a firefighter, volunteer firefighter, or police officer. "Employment" refers only to duties being performed by a firefighter, volunteer firefighter, or police officer.