

FORM APPROVED COUNTY COUNSEL  
 BY: GREGORY P. PRIAMOS  
 DATE: 1/7/15

**SUBMITTAL TO THE BOARD OF SUPERVISORS  
 COUNTY OF RIVERSIDE, STATE OF CALIFORNIA**

821



**FROM:** Human Resources Department

**SUBMITTAL DATE:**  
 January 5, 2015

**SUBJECT:** 2014 Amendment to The Standard Group Life and Long-Term Disability Insurance Policies  
 [District - All] [Total Cost - \$0] [SOURCES OF FUNDS - Department and Employee Payroll Deductions]

**RECOMMENDED MOTION:** That the Board of Supervisors:

1. Ratify and approve the Group Insurance Amendment to Policy 641685-A Life with The Standard Insurance Company to modify the Member and Class Definition language effective December 1, 2014;
2. Authorize the Chairperson to sign four (4) copies of the amendments; and
3. Retain one (1) copy of the signed documents and return three (3) copies of the documents to Human Resources for distribution.

**BACKGROUND:**

**Summary**

On September 10, 2013, the Board of Supervisors approved The Standard Group Insurance Policies and Amendments. Human Resources and The Standard have further reviewed the plan policies and recommend further clarification and alignment of the policies.

Michael T. Stock  
 Asst. County Executive Officer/  
 Human Resources Director

FINANCIAL DATA	Current Fiscal Year:	Next Fiscal Year:	Total Cost:	Ongoing Cost:	POLICY/CONSENT (per Exec. Office)
COST	\$	\$	\$	\$	Consent <input type="checkbox"/> Policy <input checked="" type="checkbox"/>
NET COUNTY COST	\$	\$	\$	\$	

**SOURCE OF FUNDS:** Department and Employee Payroll Deductions  
**Budget Adjustment:** No  
**For Fiscal Year:** 2014/15

**C.E.O. RECOMMENDATION:**

**APPROVE**

BY:   
 Samuel Wong

County Executive Office Signature

**MINUTES OF THE BOARD OF SUPERVISORS**

FORM APPROVED COUNTY COUNSEL  
 BY: TANNY V. LIEU  
 DATE: 1/7/15

- A-30
- Positions Added
- 4/5 Vote
- Change Order

**Prev. Agn. Ref.:** 11/24/14, 3.70 **District:** All **Agenda Number:**

**3-9**

**SUBMITTAL TO THE BOARD OF SUPERVISORS, COUNTY OF RIVERSIDE, STATE OF CALIFORNIA  
FORM 11: 2014 Amendment to The Standard Group Life and Long-Term Disability Insurance  
Policies [District - All] [Total Cost - \$0] [SOURCES OF FUNDS - Department and Employee Payroll  
Deductions]**

**DATE: January 5, 2015**

**PAGE: 2 of 2**

**BACKGROUND:**

**Summary (continued)**

The Standard Basic Life insurance policies are an employer paid benefit. The coverage levels range from \$10,000 up to \$50,000. In addition to the Basic Life plans, employees may elect additional voluntary life insurance coverage.

In an effort to align Policy language and provisions, the following amendment will modify the member definition to exclude any reference to Judges. The County has not employed Judges since December 2006 and they are no longer eligible for life insurance under the County's life insurance policy. Therefore, it is necessary to remove any and all reference to Judges from the County's current group policy.

The following amendment is the official document clarifying the policy definition for membership eligibility:

Policy 641685-A Life (Attachment A) further clarifies:

- To Modify the Member Definition to Remove "Judge hired prior to August 1, 2003."
- To Modify the Class Definition for Class 1 to Remove "Judge hired prior to August 1, 2003."

**Impact on Residents and Businesses**

There is no direct impact to residents or private businesses in the County of Riverside.

**Contract History and Price Reasonableness**

Since January 2001, The Standard has partnered with the County of Riverside to offer Basic, Supplemental Life and LTD Insurance coverage for employees and their dependents. The Standard continues to provide outstanding service to the County. There is no additional cost to the County for this recommendation. The current rates were approved by the Board and are guaranteed through June 30, 2015.

**ATTACHMENTS**

- A. Request for Group Insurance Amendment – Group Number 641685-A Life



Request for Group Insurance Amendment

Standard Insurance Company  
900 SW Fifth Avenue  
Portland, OR 97204-1282

Employee Benefits Consultant: Jamie Miller  
Employee Benefits Service Representative: Teresa Lollar  
Employee Benefits Sales and Service Office: Los Angeles

Employer Name: County of Riverside  
Group Number: 641685-A Life

As an authorized representative of the Employer, I request that Standard Insurance Company ("The Standard") amend the above Employer's coverage under the Group Policy to make the following change(s):

Modify the Member Definition to Remove "Judge hired prior to August 1, 2003."

Modify the Class Definition for Class 1 to Remove "Judge hired prior to August 1, 2003."

I request that the amendment become effective on 12/1/14. I understand that the amendment will not become effective unless approved and issued by The Standard.

I request that the amendment be approved by The Standard subject to The Standard's usual underwriting requirements, including, if applicable, Evidence of Insurability or a Pre-existing Condition provision.

I understand that the amendment, if approved by The Standard, will be issued in the policy language customarily used by The Standard.

I understand that any increase in Insurance for a Member who is not Actively At Work all day on the Member's last regular work day before the scheduled effective date of the amendment will be deferred until the first day after the Member completes one full day of Active Work.

I request that the amendment, if approved and issued by The Standard, become effective by its terms without any further acceptance by the Employer, and that a copy of this Request for Group Insurance Amendment form be attached to and made a part of the amendment.

Sign Name: \_\_\_\_\_ Title: \_\_\_\_\_  
Authorized Representative

Print Name: \_\_\_\_\_ Date: \_\_\_\_\_

FORM APPROVED COUNTY COUNSEL  
BY: *J Miller* 11/7/15  
DATE