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City of Hialeah

Life Insurance Policies for Sworn Police Officers and Firefighters with the City of Hialeah

1) **Basic Life Insurance Benefit and Basic Accidental Death and Dismemberment Benefit**

\$10,000.00 – Basic Life Insurance Benefit

\$7,500.00 – Basic Accidental Death and Dismemberment Benefit

All full-time sworn police officers and firefighters who participate in the City of Hialeah's health insurance plan, including the Self-Funded Group Health Program, HMO, or IAFF Union Group Health Program, qualify for the Basic Life Insurance Benefit and the Basic Accidental Death and Dismemberment Benefit. The Basic Life Insurance Benefit and Basic Accidental Death and Dismemberment Benefit continue into retirement so long as the retired sworn police officer or retired firefighter participates in a City of Hialeah health insurance plan. The Basic Life Insurance Benefit reduces to \$2,000.00 when the sworn police officer retiree or firefighter retiree is over age 65. This coverage is provided through Minnesota Life Insurance Company, a Securian Financial Group affiliate, 400 Robert Street North, St. Paul, Minnesota 55101-2098 commencing July 1, 2011.

2) **Supplemental Life Insurance Benefit for Active Sworn Police Officers**

\$35,000.00

This insurance is to be paid in total by the sworn police officer. Elections for supplemental life made outside the 31 days of initial eligibility require evidence of insurability. This benefit reduces to 65% at age 65, 50% at age 70, and 25% at age 75. This coverage is provided through Minnesota Life Insurance Company, a Securian Financial Group affiliate, 400 Robert Street North, St. Paul, Minnesota 55101-2098 commencing July 1, 2011.

3) Law Enforcement Officers and Firefighters Accidental Death and Dismemberment Benefit

\$61,256.22 (This coverage complies with and the amount increases as required by Fla. Stat. §112.18, Fla. Stat. §112.181, Fla. Stat. §112.19, and Fla. Stat. §112.191)

This coverage is provided through Miami-Dade County Accidental Death Insurance, Miami-Dade County, Risk Management Division, Property and Casualty Unit, 111 NW 1st Street, Suite #2340, Miami, Florida 33128-1987.

4) Law Enforcement Officers and Firefighters Additional Accidental Death and Dismemberment Benefit - Fresh Pursuit

\$61,256.22 (This coverage complies with and the amount increases as required by Fla. Stat. §112.18, Fla. Stat. §112.181, Fla. Stat. §112.19, and Fla. Stat. §112.191)

This coverage is provided through Miami-Dade County Accidental Death Insurance, Miami-Dade County, Risk Management Division, Property and Casualty Unit, 111 NW 1st Street, Suite #2340, Miami, Florida 33128-1987.

5) Law Enforcement Officers Additional Accidental Death and Dismemberment Benefit - Unlawfully and Intentionally Killed

\$182,469.37 (The coverage complies with and the amount increases as required by Fla. Stat. §112.18, Fla. Stat. §112.181, Fla. Stat. §112.19, and Fla. Stat. §112.191)

Fire-Fighters Additional Accidental Death and Dismemberment Benefit - Unlawfully and Intentionally Killed

\$170,615.19 (The coverage complies with and the amount increases as required by Fla. Stat. §112.18, Fla. Stat. §112.181, Fla. Stat. §112.19 and Fla. Stat. §112.191)

This coverage is provided through National Union Fire Insurance Company of Pittsburgh, PA under policy number SRG9060298. This policy is issued through Mercer Health & Benefits LLC, 1166 Avenue of Americas, New York NY 10036.

Should you have any questions, please call the Risk Management Division at (305) 883-8059 or (305) 883-8048.

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