

REDDING RANCHERIA TRIBAL GOVERNMENT POLICIES

Chapter TP 7-900

Member Life Insurance Program



December 8, 2015

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SECTION 1: PURPOSE

The purpose of the Tribal member life insurance program is to ensure that member families are provided with minimum life insurance to maintain their household upon the passing of a member.

SECTION 2: BACKGROUND AND INTENT

(a) Tribal Needs and Goals

The financial burden assumed by families upon the passing of a loved one is substantial. The Redding Rancheria recognizes that some income and benefits to which a member's spouse or other dependents may depend will cease upon death of an adult member of the Tribe. It is the intent of the Tribe that the life insurance benefit anticipated by this policy will provide for minimum requirements for a time following the death of an adult member, to provide the family with immediate resources and time to adjust the financial realities that follow.

(b) Coverage under the Redding Rancheria General Welfare Ordinance

This program and its associated benefits are authorized pursuant to the Redding Rancheria General Welfare Ordinance and Chapter TP 1-1100 of the Redding Rancheria Tribal Governmental Policies, as the same may be amended from time to time, and shall be administered in accordance and compliance therewith. Program benefits are intended to constitute Indian tribal general welfare benefits excluded from taxable income under Internal Revenue Code Section 139E. Program benefits modeled after the IRS "safe harbor" rules are also intended to qualify for tax free treatment under IRS Revenue Procedure 2014-35 and Notice 2015-34, as the same may be amended, which are looked to as good faith guidance by the Tribe in applying Code Section 139E pending the issuance of final regulations thereunder. All assistance provided in accordance with this policy is intended to qualify for favorable tax treatment to the fullest extent permitted at law.

The provisions of Chapter TP1-1100 of the Redding Rancheria Tribal Governmental Policies are hereby incorporated by reference and shall apply to the implementation and benefits authorized by this policy.

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SECTION 3: DEFINITIONS

As used within Chapter, the following terms shall mean:

- (a) Administrator: The Chief Executive Officer of the Redding Rancheria or authorized designee.
- (b) Chief Executive Officer (CEO): The Chief Executive Officer of the Redding Rancheria.
- (c) Tribe: The Redding Rancheria, a federally recognized Native American tribe, in Redding, California.
- (d) Tribal Court: The Redding Rancheria Tribal Court.

Other terms utilized herein shall have the same meaning as defined within the General Welfare Ordinance.

SECTION 4: DELEGATED AUTHORITY

The Chief Executive Officer (CEO) is hereby delegated all administrative authority to carry out the day-to-day operations of the program, in accordance with this policy. Such authority shall include but not be limited to:

- (a) To recommend to the Tribal Council, such policy decisions necessary to assure the efficient and effective administration of the program in accordance with its stated purpose.
- (b) To recommend to the Tribal Council such actions related to program services as are appropriate, for which authority has not been delegated within this policy.
- (c) To make provision for disbursement of program funds in accordance with this policy.
- (d) To coordinate with, obtain assistance of, and provide administrative direction to third parties engaged by the Redding Rancheria to assist in the administration of the program, including, but not limited to; legal counsel, accountants, advisors and consultants.
- (e) To implement such operating procedures as are required to assure effective day-to-day activities and services in the administration of the program, and to publish information for use by eligible members on how to apply for and use the program.

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- (f) To adopt and amend, appropriate forms for application and other documents required for the proper administration of the program.
- (g) To act as program administrator and to delegate to other officers and employees, in writing, the authority to act and sign on behalf of the CEO for this purpose in order to carry out the program.
- (h) To establish appropriate training and/or technical assistance programs to assure that eligible members can maximize the benefits of the program.
- (i) To provide information to members regarding their rights and options, taxation issues, the maximization of program benefits and other information pertinent to the program.
- (j) To provide for reports to the Tribal Council as to the status of the program, eligible participants and other information required by the Tribal Council.
- (k) To recommend appropriations for the program in accordance with plans adopted by the Tribal Council and/or the membership.
- (l) To initiate collection and legal proceedings as necessary to protect the Tribe's interests with regard to program funds for which the recipient is in material breach of the program.

SECTION 5: AUTHORIZED PROGRAMS AND SERVICES

There is hereby authorized a program of group term life insurance to be purchased for all adult enrolled members of the Redding Rancheria.

SECTION 6: ELIGIBILITY

Eligibility for participation in the group term life insurance program is automatic for all members who are age 18 and above.

SECTION 7: AMOUNT AND ADMINISTRATION OF BENEFITS

- (a) The face amount of coverage for each member shall be the greater of \$50,000 or other amount set forth within the Tribes annual budget.
- (b) The Administrator shall recommend an amount each year within the Tribal budget to provide for annual premium payments in conjunction with the coverage under this policy.

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- (c) The administrator shall assist the family in coordinating with insurance carriers in order to receive benefits under the policies provided under this program.
- (d) Each eligible member shall be requested to name a beneficiary. If no beneficiary is named, then the beneficiary shall be the member's spouse, or if no spouse is then living, such member's issue, including any legally adopted child or children, and if no such spouse or issue, including legally adopted child or children are living upon the death the member, or prior to such time as full distribution of life insurance benefits, then the beneficiary shall be the estate of such member.

Legislative History:

Originally Adopted by Tribal Council Resolution #080-12-11-07, dated December 11, 2007.

Amended by Tribal Council Resolution #084-12-08-15, dated December 8, 2015.