



LIFE AND LTD INSURANCE

STANDARD—BASIC LIFE BENEFITS

ACTIVE BENEFITS	<ul style="list-style-type: none">• 2 times annual contract salary• AD&D - 2 times annual contract salary (Accidental Death and Dismemberment)• District pays 100%
MAXIMUM BENEFIT	<ul style="list-style-type: none">• \$300,000

Basic Life benefits reduces 35% at age 65/ 50% at age 70

STANDARD—SUPPLEMENTAL LIFE BENEFITS

OPTIONAL LIFE	<ul style="list-style-type: none">• ALL CURRENT OPTIONAL LIFE BENEFITS ARE CONTINUED• INCLUDES AD & D• SAME LOW RATES• CAN ADD, IN INCREMENTS OF \$10,000, UP TO LESSER OF 5 TIMES ANNUAL EARNINGS OR \$500,000.• A Statement of health is required for all new enrollment
OPTIONAL SPOUSE LIFE	<ul style="list-style-type: none">• ALL CURRENT SPOUSE LIFE BENEFITS ARE CONTINUED• INCLUDES AD & D• SAME LOW RATES• CAN ADD, IN INCREMENTS OF \$5,000, UP TO LESSER OF \$250,000 OR ½ OF EMPLOYEE'S OPTIONAL LIFE BENEFIT• A Statement of health is required for all new enrollment
CHILD LIFE	<ul style="list-style-type: none">• ALL CURRENT CHILD LIFE BENEFITS ARE CONTINUED• INCLUDES AD & D• SAME LOW RATES• COVERAGE IS \$10,000 OR \$20,000 AND COVERS ALL CHILDREN IN THE HOUSEHOLD UP TO AGE 25• A Statement of health is required for all new enrollment

ADDITIONAL FEATURES	<ul style="list-style-type: none"> • ACCELERATED BENEFIT (If you become terminally ill, you may be eligible to receive up to 75% of your combined Basic and Additional Life to a maximum of \$500,000) • LIFE INSURANCE WAIVER OR PREMIUM – If you became totally disabled while insured under the plan, your life insurance premiums may be waived. • LIFE INSURANCE PORTABILITY – If your insurance ends because your employment terminates, you may be eligible to buy portable group insurance. • LIFE INSURANCE CONVERSION – If your insurance reduces or ends, you may be eligible to convert your existing policy without submitting proof of good health.
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Medical Underwriting is required for:	<ul style="list-style-type: none"> • New Enrollment except for new employees • Request for coverage increases • Reinstatements
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AGE AS OF SEPT 1	YOUR RATE PER \$1000	YOUR SPOUSE'S RATE PER \$1000
Under 30	.094	.094
30-34	.0120	.0120
35-39	.1340	.1340
40-44	.1640	.1640
45-49	.2440	.2440
50-54	.3540	.3540
55-59	.6440	.6440
60-64	.9740	.9740
65-69	1.853	1.853
70 and up	2.994	2.994

Calculate your per pay period rate by multiplying the amount of your additional life benefit times the rate associated with your age as of Sept 1, then divide by 2.

Example: The per pay period rate on a \$150,000 policy on a 40 year old employee is calculated, $150 \times .1640 / 2 = \$12.30$

STANDARD—LONG-TERM DISABILITY

- Plan pays 60% of you pre-disability monthly earnings
- Maximum Monthly Benefit is \$5000
- Minimum Monthly Benefit is \$100 or 10 percent of LTD benefit
- No changes to Rates - AFEnroll, benefit enrollment system will provide an estimate of your per pay period premiums for your review
- Medical underwriting applies to “Late Enrollment”