Plan Highlights

Group Supplemental & Dependent Life / AD&D Insurance

Teaching Strategies

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered. Dependents are:

- Your legal spouse who is not legally separated or divorced from you;
- Your legally-recognized domestic or civil union partner;
- Your unmarried financially dependent children birth to 26 years;
- A person may not have coverage as both an Employee and Dependent;
- Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Employee Supplemental Life & AD&D: Choose from a minimum of $10,000 to a maximum of $500,000 in $10,000 increments, not to exceed 5 times earnings.

Spouse Supplemental Life & AD&D: Choose from a minimum of $5,000, a maximum of $250,000 in $5,000 increments, not to exceed 50% of employee amount.

Child(ren) Supplemental Life & AD&D: Birth to age 26 years: $10,000.

GUARANTEED ISSUE

Initial eligibility period only

Employee: $200,000

Spouse: $50,000

Child(ren): $10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Two or More Members*	100%
Speech and Hearing	100%
One Member*	50%
Speech or Hearing	50%
Thumb and Index Finger of Same Hand	25%

BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
65	65%
70	40%
75	25%
80	25%

FEATURES

- Living Benefit
- Conversion Privilege
- Education Benefit
- FMLA/MSLA Extension
- Portability
- Waiver of Premium
- Coma Benefit
- Day Care Benefit
- Exposure & Disappearance
- Total Loss of Use Benefit

VALUE-ADDED SERVICES

- Travel Assistance Services

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