

ANCILLARY BENEFITS

Life and AD&D

Jordan School District offers Basic Life and Accidental Death & Dismemberment coverage for all benefit-eligible employees, as well as voluntary life and AD&D plans to supplement the basic coverage. These plans are offered through **New York Life**. A brief summary of the plan details and coverage amounts for these plans are shown below.

Basic Life and AD&D – 100% District Paid

Basic Life and Accidental Death & Dismemberment (AD&D) insurance is a crucial part of any financial plan. A life insurance policy could help cover costs like medical, funeral, and cost of living expenses if someone passes away unexpectedly. The monthly premium for this benefit is covered 100% by Jordan School District.

Each eligible employee can receive basic life insurance for themselves and their eligible dependents. Basic Life and AD&D benefits reduce to 50% at the insured's age 70 and terminate at retirement. Basic term life insurance includes a waiver of premium coverage which does not apply to any AD&D benefits.

Basic Life and AD&D Plan Details	
Employee	
• Life Insurance	\$50,000
• Accidental Death & Dismemberment	\$50,000
• Seatbelt Benefit (Seatbelt benefits are paid for a death resulting from an auto accident while properly wearing a seatbelt.)	10% up to \$25,000
Spouse Life Insurance	\$2,000
Child(ren) Life Insurance (Live birth to age 26)	\$2,000

The benefits illustrated are in summary form only. They should not be construed as complete in and of themselves. They are only for comparison. In the case of a discrepancy, the plan documents apply. Please refer to the formal plan documents for a complete description of benefits, limitations, and exclusions.

VOLUNTARY LIFE

Premium Rates

Voluntary Life Rates

Voluntary Supplemental Life Monthly Rates Per \$1,000 of Coverage

Age	Employee & Spouse
34 & Under	\$0.06
35 to 39	\$0.08
40 to 44	\$0.10
45 to 49	\$0.16
50 to 54	\$0.22
55 to 59	\$0.37
60 to 64	\$0.44
65 to 69	\$0.72
70 to 74	\$1.35
70 & Over	\$2.35

Dependent Vol. Supplemental Life Rates

Coverage Amount	Rate
\$2,500	\$0.50
\$5,000	\$1.00
\$7,500	\$1.50
\$10,000	\$2.00

Rate is fixed - Regardless of number of children.

Voluntary AD&D Rates

Coverage Type	Rate Per \$1,000 Of Coverage
Employee (EE)	\$0.025
Family	\$0.038

Voluntary Supplemental Life – 100% Employee Paid

Your basic life insurance amount may not be enough to cover all that you need it to. You have the option to purchase additional life and Accidental Death & Dismemberment (AD&D) coverage for you, your spouse, and dependent children. Employee must enroll in voluntary supplemental life in order to enroll spouse or dependents in this coverage. This coverage is in addition to the company-provided amounts and the premiums are 100% employee paid through payroll deduction.

Voluntary Supplemental Life and AD&D Plan Details	
Who is eligible for this coverage?	Coverage is available to you and your eligible dependents covered under the basic group term life insurance provided by Jordan School District.
What is the coverage amount? Members will elect Voluntary Life and AD&D coverage as separate elections.	<p>Employee: 5× Annual Salary Up to \$500,000 (in increments of \$10,000)</p> <p>Spouse: Up to \$250,000 (in increments of \$5,000). <i>Note: Spouse coverage amount cannot exceed 50% of employee's supplemental coverage amount.</i></p> <p>Dependent Child(ren) Live birth to age 26: \$10,000 (in increments of \$2,500)</p>
What is the guaranteed issue amount?	<p>This is the maximum you can purchase when you are first enrolling as a new hire or an active employee completing open enrollment without filling out a health assessment of Evidence of Insurability (EOI). If you wait to purchase additional coverage after either of these election periods or over the guarantee issue amount, you will need to fill out an Evidence of Insurability form and wait for approval from the carrier. For this plan, the guaranteed issue amounts are:</p> <p>Employee: \$300,000</p> <p>Spouse: \$50,000</p> <p>Dependent Child(ren): \$10,000</p>

Benefits will reduce to 50% at the insured's age 70 and terminate at retirement. Supplemental life offers a right of conversion. **Rates for this benefit are based on age** (spouse rates are based on the employee's age band). **Please see your enrollment platform or carrier materials to find a premium that's specific to you.**



Make your changes in Infinity HR under "life event," then scan the QR code to view and submit the Evidence of Insurability form If you want to purchase insurance over the Gauranteed issue for Jordan School District.

Voluntary AD&D – 100% Employee Paid

You may elect Employee Only, or Family Coverage. If you elect Family Coverage, your family benefit is based on the following criteria at time of accident. Covered 100% for employee, 60% for spouse if no children, 50% for spouse if eligible children, 10% for children if eligible spouse, and 15% for children if no spouse.

Voluntary AD&D Plan Details	
Employee	10× Annual Salary Up to \$500,000 (Amount elected over \$250,000 is subject to 10x annual salary).
Spouse	50% of employee coverage amount (or 60% if no dependent children are covered) up to \$300,000.
Dependent Child(ren)	10% of employee coverage amount (or 15% if no dependent children are covered) up to \$25,000.

Rates for this benefit are based on coverage selected Please see your enrollment platform or carrier materials to find a premium that's for you and your dependents.

Dual Employees

If both you and your spouse work at the District, you will both be covered as employee only on Basic Life and AD&D. If you have children, please have one parent cover the dependents on the basic and voluntary supplemental life. If you would also like to enroll in the Voluntary AD&D, have one parent enroll as employee only and the other enroll as employee + family. This way, you both will qualify for 100% of the employee benefit and the child(ren) will qualify for 15% of the benefit amount.