

BENEFITS OUTLOOK

Health.Wellness.Life.



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MY BENEFITS

Life and AD&D Insurance

You can purchase life and AD&D coverage for yourself, your spouse and/or your children at group rates. Life insurance benefits pay your beneficiary if you die while covered (subject to policy exclusions). AD&D insurance benefits pay you if you have a covered loss as the direct result of an accident. If your spouse also works for the district, you each may have employee life and AD&D or Spouse Life and AD&D coverage, but not both. Only one of you may cover your dependent children.

Life and AD&D	Employee Life and AD&D	Spouse Life and AD&D	Child Life and AD&D
Coverage Options	1, 2, 3, 4 or 5 times your annual base earnings (does not include bonuses, commissions, overtime pay, shift differential, your employer's contributions on your behalf to any deferred compensation or pension plan or any other extra compensation)* - \$600,000 maximum.	1, 2 or 3 times your annual base earnings, but not more than the amount of Employee Life, or \$100,000, whichever is less*	\$5,000 per child or \$10,000 per child (Children to age 26**)

* The value of the coverage you select is based on your annual base earnings the preceding October 1 or the date you become benefits eligible, if later.

** Your cost for child coverage is the same no matter how many eligible children you insure.

Coverage amounts are rounded to the next \$1,000. When you reach age 70, the amount of insurance you select is reduced to 65%. At age 75, it is reduced to 50% of your original coverage amount. Your cost of coverage is based on your age on January 1 of the plan year and the level of coverage you select. For Spouse Life and AD&D, your cost of spouse coverage is based on your spouse's age on January 1, of the plan year and the level of coverage you select.

View [premium rates](#) per pay period and coverage options

Learn More about Life and AD&D

- [Evidence of Insurability \(EOI\)](#)
- [Naming a Beneficiary](#)
- [FrontierMEDEX Travel Assistance](#)

For more information on Life and AD&D Insurance, go to [Standard Insurance Company](#) or call **1-800-628-8600**.