

# Plan Highlights

## Group Basic Life and AD&D, and Dependent Life Insurance



### City of St. Charles School District

#### ELIGIBILITY

**Employees:** Each Active, Full-time employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ your unmarried financially dependent children\* age 14 days to 20 years (to 26 years if full-time student).  
\*natural and adopted children; stepchildren and foster children in your custody.  
Age limit does not apply to handicapped children.
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

#### BENEFIT AMOUNT

**Basic Life**

1 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$250,000

**Dependent Life**

*Spouse*

Option of \$5,000 \$ or \$10,000

(spouse amount may not exceed 50% of employee amount)

*Dependent Child(ren)*

14 days through age 19 : Option of \$2,500 or \$5,000 (up to age 26 if a full-time student)

#### GUARANTEED ISSUE

Employee: \$250,000

Spouse: \$10,000

Child: all child amounts are guaranteed issue

#### CONTRIBUTION REQUIREMENTS

**Basic Life:**

Coverage is 100% employer paid.

**Dependent Life:**

*Spouse:* Coverage is 100% employee paid.

*Dependent Child(ren):* Coverage is 100% employee paid.

#### BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

| Age | Original Benefit | Reduced To |
|-----|------------------|------------|
| 70  |                  | 50%        |

#### FEATURES

- ▶ Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ Education Benefit
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium with Critical Illness
- ▶ Common Carrier Benefit
- ▶ Day Care Benefit
- ▶ COMA Benefit

#### VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service
- ▶ Employee Assistance Program

#### EXCLUSIONS

AD&D EXCLUSIONS:

AD&D benefits will not be payable for a loss: caused by suicide or intentionally self-inflicted injuries; caused by or resulting from war or any act of war, declared or undeclared; to which sickness, disease or myocardial infarction, including medical or surgical treatment thereof, is a contributing factor; sustained during an insured's commission or attempted commission of an assault or felony; to which the insured's acute or chronic intoxication is a contributing factor; or to which the insured's voluntary consumption of an illegal or controlled substance or a non-prescribed narcotic or drug is a contributing factor.

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.