

## Plan Highlights

### Group Basic Life / AD&D Insurance



#### Unified School District 495 Fort Larned

##### ELIGIBILITY

As defined by the Employer.

##### BENEFIT AMOUNT

Basic Life and AD&D: \$10,000

##### GUARANTEED ISSUE

\$10,000

##### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

##### AD&D SCHEDULE

For Accidental Loss of	Amount Payable
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%
For Total Loss of	Amount Payable
Both Arms and Both Legs	100%
Both Arms and One Leg or Both Legs and One Arm	75%
Both Arms	67%
Both Legs	67%
One Arm and One Leg	67%
One Arm or One Leg	50%

##### BENEFIT REDUCTION DUE TO AGE

Age	Original Benefit Reduced to
65	65%
70	50%

##### FEATURES

- ▶ Accelerated Death Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium

##### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services