



Life and AD&D

The Standard



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Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

The District provides all eligible employees and their dependents with a basic group life insurance and AD&D policy at no cost to you.

Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is

the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Benefit Reductions

Benefits reduce to 65% at age 65, to 40% at age 70 and to 25% at age 75.

	Employee	Spouse	Child
Life Benefit Amount	Administrative Members: \$60,000 Board Members: \$60,000 Classified Staff: \$10,000 Certified Teachers: \$20,000 Certified Guest Teachers living & working in U.S. on Temporary Work Visa: \$20,000 Classified Employees who were insured under the Prior Plan as of June 30, 2013: \$10,000 Regular Route Classified School Bus Drivers: \$10,000	\$2,000	\$1,000
AD&D Benefit Amount	Equal to life benefit.	N/A	N/A

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