

Plan Highlights

Group Supplemental and Dependent Life Insurance



Union County Public Schools

ELIGIBILITY

Each Active, Full-time employee working 20 or more hours per week.

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* from 14 days up to age 26.

*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

Supplemental Life

Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments (not to exceed 5 times Earnings)

Dependent Life

Spouse

Choose from a minimum of \$10,000 to a maximum of \$250,000 in \$10,000 increments (spouse amount may not exceed 100% of employee amount)

Dependent Child(ren)

- 14 days but less than 6 months: \$1,000
- 6 months through age 20: \$10,000 (up to age 26 if a full-time student)

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee:
\$100,000

Spouse
Under age 60: \$20,000
Age 60 and over: none

Child: all child amounts are guaranteed issue

FEATURES

- ▶ Living Benefit Rider (expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ FMLA/MSLA Continuation
- ▶ Portability

BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
75	60%
80	35%
85	28%
90	20%
95	8%
100	5%

EXCLUSIONS

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.