



## **Bridgeport Independent School District**

### **GROUP TERM LIFE INSURANCE OVERVIEW**

**Policy #202577**

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#### **PLAN HIGHLIGHTS**

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#### **Voluntary Accidental Death & Dismemberment Benefit (VADD):**

<b>Employees:</b>	<b>Increments of \$10,000 to a maximum of \$500,000</b>
<b>Spouse:</b>	<b>Automatically receives 50% of the Employee amount, if enrolled in family coverage.</b>
<b>Children:</b>	<b>Automatically receives 10% of the Employee amount, if enrolled in family coverage.</b>

#### **Age Reductions:**

**Employee – reduce to 65% at age 65 and then to 50% at age 70. Benefits cease at retirement.**

**Spouse – reduce by 35% at age 65 and will terminate at age 70**

#### **Additional Benefits:**

**Seat Belt  
Air Bag  
Dependent Education  
Child Care**

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#### **RATES**

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<b>Employee Voluntary AD&amp;D</b>	<b>\$.03 for each \$1,000 of insurance</b>
<b>Family Voluntary AD&amp;D</b>	<b>\$.06 for each \$1,000 of insurance</b>

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**DEFINITIONS**

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**Accidental Death & Dismemberment (AD&D):** A benefit will be paid in the event of death or bodily injury from accidental means, which results in loss of life, sight, or limb within 365 days of the date of injury. The following percentages of insurance coverage will be paid on the date of such loss:

Life.....	100%
Sight of one Eye.....	50%
One Limb.....	50%
More than one loss from any one accident.....	100%

**Additional AD&D Benefits:** The following benefits are also included in your AD&D insurance:

- *Seat Belt* – 25% of the AD&D benefit up to \$25,000, if death occurs in an automobile accident while wearing a seat belt.
- *Air Bag* – 10% of the AD&D benefit up to \$5,000, if Seat Belt benefit is paid, and if an air bag was also in place and inflated on impact.

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**EXCLUSIONS**

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**Suicide Exclusions:** Voluntary AD&D benefits are not payable for deaths resulting from self-inflicted injuries within 24 months of the effective date of coverage.

**Termination:** Coverage ends when you leave Bridgeport ISD or fail to meet the eligibility requirements to be covered under the group plan. Contact your HR department within 31 days of your termination date if you would like to port your Voluntary AD&D coverages.

**Portability:** Voluntary AD&D coverages are all portable. Can not port coverages for reasons of retirement, injury or sickness. Terminates at age 70. No medical questionnaire.

**Delayed Effective Date of Insurance:** Coverage for you will not go into effect should you be confined to a hospital on the intended effective date. This same rule applies to spouse and dependents; coverage will go into effect once the employee or spouse is released from the hospital.

***\*\*Please note that receipt of this summary of benefits does not guarantee eligibility for any coverage and is intended to help you understand your insurance coverage from SunLife. Please refer to your employee booklet for your complete plan description. If the terms of this plan summary or your booklet differ from your policy, the policy will govern.\*\****