



**GROUP BENEFIT PROGRAM SUMMARY  
For SOUTHWEST ISD / TEEBC TRUST F021842 - 373**

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on.

**EMPLOYER PAID BASIC GROUP TERM LIFE**

<b>Eligibility</b>	All Active Full Time Employees who regularly work 15 hours per week are eligible for insurance on the first of the month following or coinciding with their date of hire.
<b>Group Term Life Benefit:</b>	\$10,000
<b>Guarantee Issue Amount – Employee</b>	\$10,000
<b>Age Reduction Schedule</b>	Employee Basic Group Term Life benefits reduce by 35% of the original amount at age 70; then reduce by 55% of the original amount at age 75; then 70% of the original amount at age 80. Benefits terminate at retirement.
<b>Waiver of Premium</b>	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
<b>Definition of Disability</b>	Diagnosed by a doctor to be completely unable, because of sickness or injury to engage in any occupation for wage or profit or any occupation for which they become qualified by education, training or experience.
<b>Accelerated Death Benefit (ADB)</b>	Upon the employee's request, this benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
<b>Conversion Privilege</b>	Included.
<b>Beneficiary Resource Services</b>	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
<b>Travel Resource Services</b>	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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**VOLUNTARY GROUP TERM LIFE**

<b>Eligibility</b>	All Active Full Time Employees who regularly work 15 hours per week are eligible for insurance on the first of the month following or coinciding with their date of hire.
<b>Group Term Life Benefit: Employee</b>	\$20,000 - \$500,000, in increments of \$10,000, not to exceed 5 times your annual earnings.
<b>Guarantee Issue Amount – Employee</b>	\$100,000
<b>Group Term Life Benefit: Spouse</b> (Includes Domestic Partners)	\$10,000, not to exceed 50% of employee benefit.
<b>Guarantee Issue Amount – Spouse</b>	\$10,000
<b>Group Term Life Benefit: Child(ren)</b>	Live Birth to 6 months - \$1,000; 6 months to Age 26 - \$5,000
<b>Age Reduction Schedule</b>	Employee Basic and Employee/Spouse Voluntary Group Term Life benefits reduce by 35% of the original amount at age 70, then reduce by 55% of the original amount at age 75 then 70% of the original amount at age 80. Benefits terminate at retirement.
<b>Employee Contribution</b>	100%
<b>Waiver of Premium</b>	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
<b>Accelerated Death Benefit (ADB)</b>	Upon the employee's request, this benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
<b>Portability Feature (Life coverage)</b>	Included. (Employee)
<b>Conversion Privilege (Life coverage)</b>	Included.
<b>Exclusions</b>	One-year suicide exclusion applies to Voluntary Group Term Life coverage.

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