OneAmerica® Financial

Voluntary Term Life

Plan highlights for Rio Rancho Public Schools

Life insurance isn't just a policy — it's peace of mind. It helps ensure that your loved ones are financially protected if the unexpected happens. From covering funeral costs and settling outstanding debts to helping with everyday living expenses, life insurance provides a vital safety net. With it, your family can focus on healing instead of worrying about money. Help secure their future today — because protecting what matters most is always worth it.

Eligibility

Definition of a member	All full-time permanent employees authorized to work and reside in the United States. Eligible employees cannot be considered a part-time, temporary or seasonal employee.
Class description	All Eligible Full-Time Employees - 20 hours or more a week

Benefits

Employee group term life benefit	Increments of $10,000 from a minimum of $10,000 to a maximum of $500,000, not to exceed 5 times your annual salary
Employee guarantee issue amount	$200,000
Spouse term life benefit[1]	Increments of $5,000 from a minimum of $5,000 to a maximum of $250,000 limited to 50% of employee coverage amount.
Spouse guarantee issue amount	$25,000
Child(ren) term life benefit[2]	$5,000 or $10,000
Group accidental death and dismemberment (AD&D) benefit	Matches term life benefit amount
Cost	100% employee-paid; premiums will be deducted from your payroll. Refer to Voluntary Life and AD&D rate grid for cost information.
Reduction schedule	50% at age 70
Guaranteed increase in benefit[3]	Flat $10,000
Accelerated life benefit	Included
Waiver of premium	Included
Conversion	Included
Portability	Included

Note: 1. Employee's spouse under age 70. **2.** Age and definition of child(ren) may vary by state. **3.** The amount of coverage after the increase cannot be greater than the maximum amount of coverage available.

Other Voluntary Life and AD&D features and services

- Seat belt
- Spouse/Child higher education
- Airbag
- Disappearance
- Repatriation
- Spouse/Child care
- Exposure
- Dependent Spouse Accelerated Life Benefit (ALB)

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Frequently asked questions

What's Voluntary Term Life?
Voluntary Term Life insurance is life insurance that you purchase for a set period. It can be used to help ensure your family is able to replace your earnings and potential future earnings if you die. Having Voluntary Term Life insurance is a way to have peace of mind that your family will be protected.

Why should I buy and buy now?
It's a flexible benefit designed to fit your budget. Buying term life insurance through work is more affordable than purchasing it on your own. You're able to take advantage of your company's group rate, which gives you the option to purchase more protection than you might otherwise.

The most important reason to purchase Voluntary Term Life insurance during this open enrollment period is because you qualify for coverage without having to answer medical questions or undergo a physical exam. If you choose not to purchase coverage now but decide to elect Voluntary Term Life later, medical questions and possibly an exam will be required.

Can I take my insurance with me if I leave my employer?
If you leave your employer and wish to take your coverage with you, other options may be available to continue your coverage. Contact your Human Resources department to learn more or visit: https://www.oneamerica.com/employers/keep-my-benefits.

What's a beneficiary?
Your beneficiary is the individual(s) you choose to leave your life insurance benefits to when you die. You can name one or more beneficiary(ies) and select if they are primary or secondary beneficiaries. If your primary beneficiary dies before you (or before other beneficiaries), your contingent or secondary beneficiary(ies) will receive your life insurance benefit.

Please note that claim payment to a minor child requires a legal custodian to be appointed. To choose or change your beneficiary(ies), visit the "Forms" section on www.oneamerica.com. Click the "Life" tab, download and complete the beneficiary designation form, and turn it in to your employer. Review your beneficiary information annually to help ensure your information is up-to-date.

All information is provided as a benefit outline. This document is not part of the insurance policy, and it does not change or extend liability under the group policy to American United Life Insurance Company®. Employers may receive either a group Policy or a Certificate of Insurance containing a detailed description of the insurance coverage under the group Policy. If there are any discrepancies between this information and the Group Policy, the Policy will prevail.

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