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| **Plan Benefits** | |
| Employee Life and AD&D Insurance | Coverage is available in $10,000 increments, from $10,000 to a maximum of $300,000 |
| Spouse Life and AD&D Insurance | $10,000 increments, from a minimum of $10,000 to a maximum of $300,000 |
| Dependent Child(ren) Life and AD&D Insurance | $2,000 increments, to a maximum of $10,000 |



**Benefits Summary**

**Voluntary Life and AD&D Insurance**

For **Washougal School Disrict**

Life is full of many twists and turns. LifeMap Voluntary Life and AD&D coverage protects your family’s future, no matter what life may throw your way.

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| **Plan Features** | |
| Accelerated Benefit | Members who are diagnosed terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary. |
| Conversion | Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination. |
| Portability | You may elect to port your Voluntary Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates. |
| Waiver of Premium | Life coverage continued without payment of premium if insured becomes totally and permanently disabled (proof of disability required). |
| **Accidental Death & Dismemberment** | |
| If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available. | |
| **AD&D Benefits Included** | |
| * Adaptive Home/Vehicle and Rehabilitative Benefit * Air Bag and Seat Belt * Spouse and Child Education | * Coma * Day Care * Exposure and Disappearance * Felonious Assault * Repatriation |
| **Reduction Schedule** | |
| If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75, to 20% at age 80, to 15% at age 85, and to 10% at age 90. | |

**How the Plan Works**

* **Eligibility Requirement**

You must be an active employee able to perform the majority of duties of your own occupation and enrolled in your employer’s basic Life Insurance program.

* **Dependent Eligibility Requirement**  
  You must be a Legal spouse and or child(ren) up to age 26 to be eligible for coverage.
* **Premium Contribution Structure**Voluntary Life and AD&D Insurance is paid for by the employee.
* **Guarantee Issue**Enrolling today in Voluntary Life and AD&D Insurance with LifeMap provides you a safety net for your family’s future – no questions asked. Guarantee issue for this plan is $100,000 for both employee Life and AD&D coverage and $40,000 for spouse coverage, if applied for within 31 days of the initial eligibility date.
* **Step Up Guarantee**

If an employee purchases an amount of $10,000 or greater during their initial open enrollment, they can increase coverage up to the guarantee issue amount during future annual enrollments without answering medical questions.

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| **Limitations & Exclusions** |
| Life − None AD&D − The policy does not cover any loss including, but not limited to:   1. suicide or such attempts 2. participation in a riot, war or act of war; military service for any country 3. committing an assault or felony; 4. sickness, disease, pregnancy, heart attack or stroke 5. bacterial or viral infections not the result of an injury 6. taking medications or drugs unless administered by a prescribing or licensed physician 7. travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight 8. the insured Employee's intoxication |

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| **Voluntary Life and AD&D - Employee and Spouse** | |
| **Age** | **Rate**  **Per $1,000 of Benefit** |
| Under 25 | $0.089 |
| 25-29 | $0.085 |
| 30-34 | $0.094 |
| 35-39 | $0.120 |
| 40-44 | $0.167 |
| 45-49 | $0.248 |
| 50-54 | $0.381 |
| 55-59 | $0.586 |
| 60-64 | $0.814 |
| 65-69 | $1.306 |
| 70-74 | $2.572 |
| 75 and over | $5.275 |
| **Voluntary Child Life** | |
| Dependent Child $0.125 per $1,000 increment regardless of the number of children in the family | |

**Monthly Rates**

**Benefits Summary**

**Monthly Premium Calculation**

To calculate your monthly payroll deduction, use the formula indicated below:

1. Enter your age on Line 1.

2. Enter your benefit election, in $1,000 increments, on Line 2.

3. Select your rate from the rate table above and enter on Line 3.

4. Multiply Line 2 by the amount entered on Line 3, enter on line 4.

Line 1: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Line 2: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Line 3: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Line 4: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The amount shown on Line 4 is your estimated monthly payroll deduction. *Actual deductions may vary slightly due to rounding and payroll frequency.*

Example using the steps above:

Jane Doe is 42 and wants $60,000 in Voluntary Life Coverage

|  |  |  |
| --- | --- | --- |
| Line 1: 42  Line 2: 60 (60,000/1,000)  Line 3: 0.167  Line 4: 10.02 (60 x .167)  $10.02 is Jane Doe’s estimated monthly payroll deduction |  |  |
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