

Voluntary Life & Accidental Death (AD&D) Benefits

If you work 17.5 hours per week or more, you may voluntarily purchase additional coverage, **at your own expense**, and pay the premium through the convenience of payroll deduction.

Coverage is available in \$1,000 increments for yourself and your spouse.

The cost per pay will be calculated and shown as you complete the online enrollment process.

You can purchase up to the Guaranteed Issue Amount (GIA) [e.g., regardless of age or health status] as listed below:

- \$200,000 for yourself
- \$ 50,000 for your spouse
- \$ 5,000 or \$10,000 for your child (may be covered to age 25 if a full-time student; otherwise, to age 19)

Note: if you elect an amount of coverage **greater than the GIA shown above**, the enrolled amount will **automatically default** to the applicable maximum amount of coverage. You may pursue approval to purchase an amount exceeding the GIA by contacting the Benefits office to obtain the form that you would need to complete and submit to OneAmerica for underwriting review and approval. **Coverage can be denied.**

If you decline the opportunity to purchase supplemental life insurance for yourself or eligible family members when it is first offered to you, you may request coverage at a later date by applying as a **Late Applicant** and submitting evidence of insurability to OneAmerica for underwriting review. **Your request for coverage can be denied.** To apply as a late applicant, please contact the Benefits office for the necessary form.

Important Information Regarding Life and AD&D Insurance

- The amount of life insurance will reduce as you age:
 - **At age 70**, the benefit **reduces to 60% of the original amount**
 - **At age 75**, the benefit **reduces to 72% of the original amount**
 - **At age 80**, the benefit **reduces to 80% of the original amount**

Full coverage details may be found in the Certificates of Coverage found at www.ccs.k12.in.us.