



My Benefits: Financial Protection

Life Insurance

Mamaroneck UFSD provides Basic Life and Accidental Death & Dismemberment (AD&D) coverage at no cost to eligible employees classified as Clerical, Teachers, CSEA Non-Teaching Unit Members, Administrators, Unaffiliated and Nurses.

- This coverage is provided to you regardless of your medical plan elections.
- You must name a beneficiary for this coverage.
- Your beneficiary for this coverage is not automatically your beneficiary for the 403(b) plan.



Clerical, Teachers, and CSEA Non-Teaching Members

Basic Life and AD&D for Employee

You are eligible for Basic Life Insurance and AD&D coverage, at no cost to you, if you are an active, full-time employee, classified as Teacher; Clerical (25 hours or more); or CSEA Non-Teaching (20 hours or more).

Benefit	Plan Features
Basic Life Benefit	1x your annual compensation
Guaranteed Issue Amount	\$150,000
Maximum Benefit	The lesser of 1x your annual compensation or \$175,000
AD&D Benefit	1x your annual compensation rounded up to the nearest \$1,000 if not already a multiple thereof, subject to a maximum of \$175,000

Voluntary Term Life Insurance for Employee

In addition to the Basic Life and AD&D coverage, you have the option of purchasing additional Life Insurance coverage. You pay the cost of the additional coverage and receive the benefit of a group rate.

Benefit	Plan Features
Guaranteed Issue Amount	\$150,000 if you are a newly eligible employee
Maximum Benefit Amount	All other employees' new elections or increases will pend for evidence of insurability The lesser of 5x your annual compensation or \$600,000
Age-Based Reductions	When you are age 65 or older, your Life Insurance benefit will reduce to the percentage shown below: <ul style="list-style-type: none"> • 65% of the Life Insurance benefit at age 65 • 50% of the Life Insurance benefit at age 75
Additional Benefit Features	<ul style="list-style-type: none"> • Accelerated Death Benefit - Terminal Illness • Extended Death Benefit with Waiver of Premium

Voluntary Term Life for Spouses and Dependent Children

You may purchase term life coverage for your spouse and eligible dependent children, as described below.

Spouse	Dependent Children
<ul style="list-style-type: none"> • Basic Benefit – \$5,000 • Guaranteed Issue Amount – \$5,000 • Maximum Benefit – 5,000 • Terminal Illness Benefit – 75% of the Maximum Benefit applicable to Spouse Life Insurance Benefits 	<ul style="list-style-type: none"> • Basic Benefit – \$2,000 • Guaranteed Issue Amount – \$2,000



My Benefits: Financial Protection

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Administrators, Unaffiliated, or Nurses

Basic Life and AD&D for Employee

You are eligible for Basic Life Insurance and AD&D coverage, at no cost to you, if you are an active, full-time employee, classified as Administrators, Unaffiliated, or Nurses. *

Benefit	Plan Features
Basic Life Benefit	1.5x your annual compensation
Guaranteed Issue Amount	\$240,000
Maximum Benefit	The lesser of 1.5x your annual compensation or \$600,000
AD&D Benefit	1.5x your annual compensation rounded up to the nearest \$1,000 if not already a multiple thereof, subject to a Maximum of \$600,000

Voluntary Term Life Insurance for Employee

In addition to the Basic Life and AD&D coverage, you have the option of purchasing additional Life Insurance coverage. You pay the cost of the additional coverage and receive the benefit of a group rate.

Benefit	Plan Features
Guaranteed Issue Amount	\$120,000 if you are a newly eligible employee All other employees' new elections or increases will pend for evidence of insurability
Maximum Benefit Amount	The lesser of 5x your annual compensation or \$500,000
Age-Based Reductions	When you are age 65 or older, your Life Insurance benefit will reduce to the percentage shown below: <ul style="list-style-type: none"> • 65% of the Life Insurance benefit at age 65 • 50% of the Life Insurance benefit at age 75
Additional Benefit Features	<ul style="list-style-type: none"> • Accelerated Death Benefit - Terminal Illness • Extended Death Benefit with Waiver of Premium

Voluntary Term Life for Spouses and Dependent Children

You may purchase term life coverage for your spouse and eligible dependent children, as described below.

Spouse	Dependent Children
<ul style="list-style-type: none"> • Basic Benefit – \$5,000 • Guaranteed Issue Amount – \$5,000 • Maximum Benefit – 5,000 • Terminal Illness Benefit – 75% of the Maximum Benefit applicable to Spouse Life Insurance Benefits 	<ul style="list-style-type: none"> • Basic Benefit – \$2,000 • Guaranteed Issue Amount – \$2,000

*Life Insurance coverage may vary based on individual contractual agreements. Please refer to your contract for specific details.