

Trenton Public Schools

Basic Employee Life and AD&D

Class Description(s):

Class 1: All Full-time Active Employees who are Administrative and Support Staff except Superintendent(s)

Full Time Eligibility: 20 hours per week

Class 2: All Full-time Active Employees who are Maintenance and Operational Supervisor Members

Full Time Eligibility: 20 hours per week

Class 3: All Full-time Active Employees who are Custodians C, Bus Drivers, and Food Service Members

Full Time Eligibility: 30 hours per week

Class 6: All Full-time Active Employees who are Clerical Members

Full Time Eligibility: 20 hours per week

Class 7: All Full-time Active Employees who are Teachers

Full Time Eligibility: 20 hours per week

Class 8: All Full-time Active Employees who are Superintendents

Full Time Eligibility: 20 hours per week

Class 9: Retired Employees who are Administrative and Support Staff except Superintendent who retired before 7/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 10: Retired Employees who are Superintendents

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 12: Retired Employees who are Custodians A, B, C, and Swing Shift, Groundsmen, Skilled Labor, Food Service, and Bus Drivers who were Full Time and retired before 7/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 13: Retired Employees who are Custodians A, B, C, and Swing Shift, Groundsmen, Skilled Labor, Food Service, and Bus Drivers who were Part Time and retired before 7/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 14: Retired Employees who are Clerical Members who retired between 7/1/1989 and 9/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 15: Retired Employees who are Teachers who retired between 7/1/1981 and 9/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 17: Retired Employees who are Clerical Members who retired between 7/1/1982 and 7/1/1989

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 18: Retired Employees who are Teachers retired between 7/1/1979 and 7/1/1980

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 19: Retired Employees who are Teachers retired after 9/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 20: Retired Employees who are Administrative and Support Staff except Superintendent retired after 7/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 21: Retired Employees who are Maintenance and Operational Supervisor Members retired after 7/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 22: Retired Employees who are Clerical Members retired after 9/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Class 23: Retired Employees who are Custodians A, B, C, and Swing Shift, Groundsmen, Skilled Labor, Food Service, and Bus Drivers who were Full Time and retired after 7/1/1998

Retiree Eligibility: who was Actv EE of & who ret. frm the ER after the last day as Actv EE

Trenton Public Schools

Benefit Schedule	Class 1 - 2 times Earnings to a Maximum Benefit of \$300,000 Class 14, 19, 21, 22 - Flat \$15,000 Class 18, 23 - Flat \$12,500 Class 17 - Flat \$5,000 Class 2, 6, 9, 10, 15, 20 - Flat \$30,000 Class 3 - Flat \$25,000 Class 7 - Flat \$45,000 Class 8 - 4 times Earnings to a Maximum Benefit of \$500,000 Class 12 - Flat \$11,000 Class 13 - Flat \$4,500			
Minimum Benefit Amount	Class 1, 8 - \$10,000			
Guaranteed Issue	Equal to Benefit Amount			
Benefit Reduction Schedule	Class 1, 2, 3, 6, 7, 8 - 33% @ 70, and 50% of Orig @ 75* Class 9, 14, 15 - 50% @ 65* Class 19, 20, 21, 22, 23 - 100% @ 65* Class 10, 17, 18, 19 - None Class 12 - to \$5,000 @ 65* Class 13 - to \$2,000 @ 65*			
Continuity Of Coverage	Enhanced			
Life Disability Provision	Class 1, 2, 3, 6, 7, 8 - Premium Waiver if Disabled Prior to 60 Class 9, 10, 12, 13, 14, 15, 17, 18, 19, 20, 21, 22, 23 - Not Applicable			
Premium Waiver Elimination Period	Class 1, 2, 3, 6, 7, 8 - 6 Months			
Living Benefit Option (Accelerated Benefit)	Class 1, 2, 3, 6, 7, 8 - 12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Supplemental Acceleration may never exceed \$500,000) Class 9, 10, 12, 13, 14, 15, 17, 18, 19, 20, 21, 22, 23 - None			
Life Portability Option	Portability Plus			
EE Port Maximum Amount	\$250,000			
EE Port Guaranteed Issue	\$250,000			
Conversion	Included			
Military Leave Of Absence Continuation	12 Weeks			
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Class 1, 2, 3, 6, 7, 8 - Matches Basic Life Benefit			
Employee Contribution	Non-Contributory			
Participation Requirement	100% of Eligible Employees			
Initial Rate Guarantee Period	2 Years			
Coverage Category/Class	No of Lives	Rate Basis	Volume	Monthly Premium
LIFE /Composite	364	\$0.679 Per \$1,000 Employee	14,539,500	\$9,872.32
ADD /Composite	221	\$0.015 Per \$1,000 Employee	12,458,000	\$186.87

*Reminder - Compliance with ADEA is the responsibility of the Employer. Please consult your legal counsel to determine if this schedule complies with ADEA guidelines.

