

# **TRUSTMARK INSURANCE BASIC/OPTIONAL LIFE INSURANCE**

If you are interested in enrolling in the Trustmark Basic/Optional Life Insurance, you must visit the Calcasieu Parish School Board Health Insurance Office within 30 days of your date of hire to complete the application as a new enrollee or during annual enrollment in the month of April to apply as a late enrollee. Late enrollee applications are subject to approval.

## **SCHEDULE OF BENEFITS**

State of Situs: **LOUISIANA**

### **CLASS DESCRIPTION**

A person who:

1. is within a class shown below; and
2. has met the Eligibility and Effective Date provisions;

is insured for the benefits which apply to that class.

No person may be insured in more than one class at anytime.

Class	Description
I	Active Employees who are employed as Administrators, Supervisors, Assistant Supervisors, Coordinators, Directors, Psychologists, Principals, Assistant Principals, Nurses, Maintenance Foreman, Data Processing Managers and active School Board Members
II	Retired Employees who were employed as Administrators, Supervisors, Assistant Supervisors, Coordinators, Directors, Psychologists, Principals, Assistant Principals, Nurses, Maintenance Foremen, Data Processing Managers and retired School Board Members
III	Active Employees who are employed as Maintenance and Warehouse Personnel, Media Specialists and Electronic Technicians
IV	Retired Employees who were employed as Maintenance and Warehouse Personnel, Media Specailists and Electronic Technicians
V	Active Employees who are employed as Central Office Personnel Staff(other than those in Class I), Unclassified Employees, Lunchroom Managers, Assistant Lunchroom Managers and Programmers

- VI Retired Employees who were employed as Central Office Personnel Staff (other than those in Class I), Unclassified Employees, Lunchroom Managers, Assistant Lunchroom Managers and Programmers
- VII Active Employees who are employed as Teachers, Counselors, Librarians, Coaches, Secretaries, Clerks, Resource Specialists, Strategists, Teacher's Aides, Tutors, Consultants, Assesment Teachers, Consultant Strategists, Social Workers and Evaluation Personnel.
- VIII Retired Employees who were employed as Teachers, Counselors, Librarians, Coaches, Secretaries, Clerks, Resource Specialists, Strategists, Teacher's Aides, Tutors, Consultants, Assessment Teachers, Consultant Strategists, Social Workers and Evaluation Personnel
- IX Active Employees who are employed as Bus Drivers and Bus Driver Aides
- X Retired Employees who were employed as Bus Drivers and Bus Driver Aides
- XI Active Employees who are employed as Cafeteria Workers and Janitors
- XII Retired Employees who were employed as Cafeteria Workers and Janitors
- XIII Dependents of Employees and Retirees of Calcasieu Parish School Board, who are not eligible for Personal Life Insurance due to a late Application or failure to provide satisfactory proof of good health

## **SCHEDULE OF BENEFITS**

State of Situs: **LOUISIANA**

The benefits listed on the following pages apply to you and your Insured Dependents, if any. Coverage is provided:

1. according to your class as shown on the Class Description; and
2. only when a benefit amount is shown for that class.

### **MAXIMUM BENEFITS FOR PERSONAL INSURANCE**

#### **LIFE INSURANCE – For You:**

<b>Class</b>	<b>Basic Amount of Life Insurance</b>	<b>Optional Amount of Life Insurance</b>
I	\$30,000	\$20,000
II	\$30,000	\$20,000
III	\$20,000	\$15,000
IV	\$20,000	\$15,000
V	\$10,000	\$10,000
VI	\$10,000	\$10,000
VII	\$10,000	\$15,000
VIII	\$10,000	\$15,000
IX	\$5,000	\$5,000
X	\$5,000	\$5,000
XI	\$5,000	\$2,000
XII	\$5,000	\$2,000
XIII	None	None

#### **REDUCTION IN LIFE INSURANCE**

If you are or become age 65, all Life Insurance amounts (including Optional, if any) will be 75% of the amounts shown on this schedule for your class. At age 70 these amounts will be 50% of the amounts shown.

The new amounts will be effective on the later of:

1. the JULY 1 which falls on or next follows each of those birthdays; or
2. the date your insurance becomes effective.

If the amounts shown on this schedule for your class later change due to a change in coverage or class, the same reductions will apply to those amounts.

**NOTE**

Benefits for Voluntary Life Insurance are described in a separate policy. Please see Voluntary Life section regarding Voluntary Life benefits.

**DEPENDENT LIFE INSURANCE for Classes I – XII:**

Class(es)	Dependent Spouse	Dependent Child	
		Age	Benefit Amount
I-XII	\$1,000	From birth to 6 months	\$100
		6 months and over	\$1,000

**Proof of good health**, satisfactory to the Company and without expense to the Company, must be provided on any amount of Dependent Life Insurance.