

HENDRY COUNTY SCHOOL DISTRICT

Dental Highlight Sheet



Dental Plan Summary

Effective Date: 1/1/2024

Plan Benefit	
Type 1	100%
Type 2	80%
Type 3	50%
Deductible	\$75/Calendar Year Type 2 & 3 Waived Type 1 \$150/family
Maximum (per person) Allowance	\$1,250 per calendar year 90th U&C
Waiting Period	None
Annual Open Enrollment	None

Orthodontia Summary - Adult and Child Coverage

Allowance	U&C
Plan Benefit	50%
Lifetime Maximum (per person)	\$1,000
Waiting Period	None

Sample Procedure Listing (Current Dental Terminology © American Dental Association.)

Type 1	Type 2	Type 3
<ul style="list-style-type: none"> Routine Exam (1 in 6 months) Bitewing X-rays (1 in 6 months) Full Mouth/Panoramic X-rays (1 in 3 years) Periapical X-rays Cleaning (1 in 6 months) Fluoride for Children 14 and under (1 in 6 months) Sealants (age 14 and under) 	<ul style="list-style-type: none"> Space Maintainers Restorative Amalgams Restorative Composites Endodontics (nonsurgical) Endodontics (surgical) Periodontics (nonsurgical) Periodontics (surgical) Simple Extractions Complex Extractions Anesthesia 	<ul style="list-style-type: none"> Onlays Crowns (1 in 5 years per tooth) Crown Repair Denture Repair Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years)

Ameritas Information

We're Here to Help

This plan was designed specifically for the associates of HENDRY COUNTY SCHOOL DISTRICT. At Ameritas Group, we do more than provide coverage - we make sure there's always a friendly voice to explain your benefits, listen to your concerns, and answer your questions. Our customer relations associates will be pleased to assist you 7 a.m. to midnight (Central Time) Monday through Thursday, and 7 a.m. to 6:30 p.m. on Friday. You can speak to them by calling toll-free: 800-487-5553. For plan information any time, access our automated voice response system or go online to ameritas.com.

Dental Network Information

To find a provider, visit ameritas.com and select **FIND A PROVIDER**, then **DENTAL**. Enter your criteria to search by location or for a specific dentist or practice. California Residents: When prompted to select your network, choose the Ameritas Network found on your ID Card or contact Customer Connections at 800-487-5553.

Your provider network is Ameritas Classic Network.

Pretreatment

While we don't require a pretreatment authorization form for any procedure, we recommend them for any dental work you consider expensive. As a smart consumer, it's best for you to know your share of the cost up front. Simply ask your dentist to submit the information for a pretreatment estimate to our customer relations department. We'll inform both you and your dentist of the exact amount your insurance will cover and the amount that you will be responsible for. That way, there won't be any surprises once the work has been completed.

Late Entrant Provision

We strongly encourage you to sign up for coverage when you are initially eligible. If you choose not to sign up during this initial enrollment period, you will become a late entrant. Late entrants will be eligible for only exams, cleanings, and fluoride applications for the first 12 months they are covered.

Dental Cost Estimator

Ever wonder what a dental procedure usually costs? The answer can be found using the Ameritas group division's Dental Cost Estimator tool located in our Secure Member Account portal.

Members can search by ZIP Code for a specific dental procedure and see fee range estimates for out-of-network general dentists in that area. Of course, we always suggest that members partner with their dentists, so they know what's involved in any recommended treatment plan.

The estimator tool is powered by Go2Dental and uses FAIR Health data that is updated annually. Please note, cost estimates do not reflect discounted rates available through provider networks, and the estimator does not include orthodontic estimates at this time.

In addition, when members are in their Secure Member Account, they can:

- Go paperless with electronic Explanation of Benefits statements and reduce the clutter in their mailboxes
- View their certificate of insurance and specific plan benefits information
- Access value-added extras like the Rx discount ID card

Worldwide Support

When our members travel abroad, they'll have peace of mind knowing that should a dental or vision need arise, help is just a phone call away. Through AXA Assistance, Ameritas offers its dental and vision plan members 24-hour access to dental or vision provider referrals when traveling outside the U.S.

Immediately after a call is made to AXA, an assistance coordinator assesses the situation, provides credible provider referrals and can even assist with making the appointment. Within 48 hours following the appointment, the coordinator calls the member to find out if additional assistance is needed. If all is well, the case is closed. Then, the plan member may submit a claim to Ameritas for reimbursement consideration based on applicable plan benefits. Contact AXA Assistance USA toll free by calling 866-662-2731, or call collect from anywhere in the world by dialing 1-312-935-3727.

Language Services

We recognize the importance of communicating with our growing number of multilingual customers. That is why we offer a language assistance program that gives you access to: Spanish-speaking claims contact center representatives, telephone interpretation services in a wide range of languages, online dental network provider search in Spanish and a variety of Spanish documents such as enrollment forms, claim forms and certificates of insurance.

This document is a highlight of plan benefits provided by Ameritas Life Insurance Corp. as selected by your employer. It is not a certificate of insurance and does not include exclusions and limitations. For exclusions and limitations, or a complete list of covered procedures, contact your benefits administrator.



Term Life Highlights

Hendry County Schools is providing you with Term Life and AD&D insurance from OneAmerica®.

What is Term Life insurance?

Term Life insurance is coverage provided by your employer that lasts for a set period of time. While you're working, it can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Term Life insurance can help provide peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

How much does it cost?

Your employer is providing this coverage to you at no cost.

What is the benefit amount?

- Your benefit is 2 times the annual base salary with a minimum of \$10,000 to a maximum of \$200,000.
- Your guarantee issue amount is \$200,000

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit www.oneamerica.com/keepmybenefits.

Continuation of benefits may be subject to the terms of your certificate or require approval.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com



Term Life Highlights

Hendry County Schools is providing you with Term Life and AD&D insurance from OneAmerica®.

What is Term Life insurance?

Term Life insurance is coverage provided by your employer that lasts for a set period of time. While you're working, it can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Term Life insurance can help provide peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

How much does it cost?

Your employer is providing this coverage to you at no cost.

What is the benefit amount?

- Your benefit is 1.5 times the annual base salary with a minimum of \$10,000 to a maximum of \$200,000.
- Your guarantee issue amount is \$200,000

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit www.oneamerica.com/keepmybenefits.

Continuation of benefits may be subject to the terms of your certificate or require approval.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com



Term Life Highlights

Hendry County Schools is providing you with Term Life and AD&D insurance from OneAmerica®.

What is Term Life insurance?

Term Life insurance is coverage provided by your employer that lasts for a set period of time. While you're working, it can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Term Life insurance can help provide peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

How much does it cost?

Your employer is providing this coverage to you at no cost.

What is the benefit amount?

- Your benefit is 1 times the annual base salary with a minimum of \$10,000 to a maximum of \$200,000.
- Your guarantee issue amount is \$200,000

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit www.oneamerica.com/keepmybenefits.

Continuation of benefits may be subject to the terms of your certificate or require approval.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com



Term Life Highlights

Hendry County Schools is providing you with Term Life insurance from OneAmerica®.

What is Term Life insurance?

Term Life insurance is coverage provided by your employer that lasts for a set period of time. While you're working, it can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Term Life insurance can help provide peace of mind that your family will be protected.

How much does it cost?

Your employer is providing this coverage to you at no cost.

What is the benefit amount?

- Your benefit is \$10,000
- Your guarantee issue amount is \$10,000

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit www.oneamerica.com/keepmybenefits.

Continuation of benefits may be subject to the terms of your certificate or require approval.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state

ONEAMERICA® is the marketing name for the companies of OneAmerica | OneAmerica.com

Group Basic Life and AD&D Class Definitions

School Board of Hendry County

Class 1: 15+ Years of Service

Benefit Type	Multiple of Earnings
Multiple of Earnings	2
Multiple of Earnings Rounding	Up
Rounded to Nearest	\$1,000
Minimum Benefit	\$10,000
Maximum Benefit	\$200,000
Employer Contribution	100%

Dependent Coverage

No Dependent Coverage

Class 2: 10 – 14 Years of Service

Benefit Type	Multiple of Earnings
Multiple of Earnings	1.5
Multiple of Earnings Rounding	Up
Rounded to Nearest	\$1,000
Minimum Benefit	\$10,000
Maximum Benefit	\$200,000
Employer Contribution	100%

Dependent Coverage

No Dependent Coverage

Class 3: Less than 10 Years of Service

Benefit Type	Multiple of Earnings
Multiple of Earnings	1
Multiple of Earnings Rounding	Up
Rounded to Nearest	\$1,000
Minimum Benefit	\$10,000
Maximum Benefit	\$200,000
Employer Contribution	100%

Dependent Coverage

No Dependent Coverage

Class 4: Retiree

See Class 4 Highlight Sheet for Plan Specifications



Voluntary Term Life Highlights

Hendry County Schools is offering you the option to purchase Voluntary Term Life and AD&D insurance from OneAmerica®.

What is Voluntary Term Life insurance?

Voluntary Term Life insurance is life insurance that you purchase for a set period of time. It can be used to ensure your family is able to replace your earnings and potential future earnings if you die. That money can be used to pay your final expenses and to cover housing, household debts, education and more when your income is no longer available. Having Voluntary Term Life insurance is a way to have peace of mind that your family will be protected.

What is accidental death and dismemberment?

If death is the result of an accident, such as a car accident or workplace accident, beneficiaries may receive an additional benefit as stated in your certificate.

Why should I buy it?

Buying term life insurance through work is more affordable than trying to purchase it on your own because you're getting a group rate. That means you can also have the option of purchasing more protection than you might otherwise. It is a flexible benefit that is designed to fit your budget. You can get started with as little as \$10,000 and can increase your benefit on an annual basis by the greater of 10% or \$10,000, allowing you to build up your benefit over time.

Another reason to purchase Voluntary Term Life insurance during this open enrollment period is that you can qualify without having to answer medical questions or undergo an exam. If you waive coverage but later elect Voluntary Term Life, evidence of insurability will be required.

How much does it cost?

The cost is based on your age and how much coverage you want to purchase. Premiums are calculated in five-year age brackets. Life insurance for your spouse and dependent children have separate premiums. Please refer to the cost illustrations for your benefit.

What is the benefit amount?

- You may elect a benefit amount in increments of \$1,000 from a minimum of \$10,000 to a maximum of 5 times your annual salary
- You may elect a benefit up to the plan maximum of \$500,000
- Your guarantee issue amount is \$200,000
- Your spouse can elect a benefit amount in increments of \$500 from a minimum of \$10,000 to a maximum of \$500,000.
- Your spouse guarantee issue amount is \$50,000

ONEAMERICA® is the marketing name for the companies of OneAmerica | [OneAmerica.com](https://www.OneAmerica.com)

- You have two options for dependent children: \$5,000, or \$10,000

What is a beneficiary?

Your beneficiary is who you leave your life insurance benefit to when you die. You can name one or more primary beneficiaries. If your primary beneficiary dies before you, your contingent or secondary beneficiary (or beneficiaries) will receive your life insurance benefit.

Please note any claim payment to a minor child would require a legal custodian to be appointed. [Refer to this page](#) for more information on selecting a beneficiary. It's a good idea to review your beneficiaries at least once a year to ensure your information is up to date.

How long can I keep my benefits?

If you leave your employer and wish to take your coverage with you, other options may be available for continuing coverage. Contact your HR department to learn more or visit www.oneamerica.com/keepmybenefits.

Continuation of benefits may be subject to the terms of your certificate or require approval.

Note: Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company. Not Available in all states or may vary by state.



Whole Life Insurance

How does it work?

You can keep Whole Life Insurance as long as you want. Once you've bought coverage, your cost won't increase as you age. The benefit amount stays the same, too — it doesn't decrease as you get older. That means you get protection during your working years and into retirement.

Whole Life Insurance also builds cash value at a guaranteed rate of 4.5%.* You can borrow from that cash value, or you can buy a smaller, paid-up policy — with no more premiums due.

Why should I buy coverage now?

- It's more affordable when you're younger. Once you've purchased coverage, your premium remains the same as long as premiums are paid.
- You get better rates when you buy coverage through your workplace
- The cost is conveniently deducted from your paycheck.
- Whole life gives you valuable protection in addition to any term life insurance you might have.

What's included?

A "Living" Benefit

You can request an early payout of your policy's death benefit (up to \$150,000 maximum) if you're diagnosed with a terminal illness and expected to live 12 months or less. It can help cover your costs while you're still alive. The payout would reduce the benefit that's paid when you die.

Whole Life Insurance can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more.

Who can get coverage?

You:	You can purchase \$15,000, \$30,000, \$40,000 or \$50,000 of coverage for yourself.
Your spouse:	Available for your spouse between the ages of 15 to 80, even if you don't purchase coverage for yourself. If you leave your employer, you can keep this coverage and be billed at home.
Individual coverage	You can purchase \$10,000 or \$15,000 of coverage for your spouse.
Your children:	Your children can have individual coverage, even if you don't get coverage for yourself. If you leave your employer, your children can keep their coverage.
Individual coverage	You can purchase a benefit amount of \$10,000 or \$15,000 of coverage for each child.

Sample coverage amounts**

Lifetime premium

You'll have coverage as long as you make your payments. Your premiums are spread out over your lifetime.

\$25,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$4.19	\$8,675
35	\$6.44	\$7,790
45	\$10.80	\$6,358
\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$5.87	\$12,146
35	\$9.02	\$10,905
45	\$15.11	\$8,902
\$45,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$7.54	\$15,616
35	\$11.59	\$14,021
45	\$19.43	\$11,445

**Sample amounts shown are for non-tobacco users.

Paid-up at 70

If you're between 15 and 50, you can pay an adjusted premium so your payments end when you turn 70. Then you'll continue to keep coverage, with no more payments due.

\$25,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$4.92	\$9,768
35	\$7.76	\$6,402
45	\$13.93	\$8,706
\$35,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$6.88	\$13,675
35	\$10.87	\$13,163
45	\$19.50	\$12,188
\$45,000 coverage		
Issue age	Weekly cost	Guaranteed cash value at 65
25	\$8.85	\$17,583
35	\$13.97	\$16,924
45	\$25.07	\$15,670

When you buy life insurance, you name the people who will receive the money from the policy when you die. These people are called beneficiaries. Unum will pay benefits to the beneficiaries in one lump sum; however, if a beneficiary is a minor (typically younger than 18, but this may vary by state) and no financial guardian has been appointed, the benefits will be paid to that minor through a Unum Retained Asset Account.

A Unum Retained Asset Account is a fund held in Unum's general account for the named minor beneficiary. The account accrues interest regardless of Unum's actual investment performance, and, while not FDIC insured, the account funds are fully guaranteed by Unum.

For more information about the retained asset account, please contact Unum.

*The policy accumulates cash value based on a non-forfeiture interest rate of 4.5% and the 2017 CSO mortality table. The cash value is guaranteed and will be equal to the values shown in the policy. Cash value will be reduced by any outstanding loans against the policy.

Eligible employees must be actively at work to apply for coverage.

Employees must be U.S. citizens, Canadian citizens working in the U.S., or have a Green Card to receive coverage.

Effective date of coverage

Your coverage will be effective on the first day of the month in which payroll deductions begin.

Exclusions

Life Insurance benefits will not be paid for deaths caused by suicide. If within two years from the policy effective date, the insured commits suicide, whether sane or insane, Unum will not pay the death benefit. The amount payable by us in place of all other benefits, shall be the sum of premiums paid, without interest, less the sum of any debt and the cost of any riders.

Termination of coverage

All coverage under this policy will terminate on the earliest of the following:

- Written request by you to terminate the policy;
- The insured dies;
- The policy matures; or
- The loan value exceeds the guaranteed cash value of this policy.

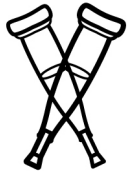
In Virginia, this life insurance does not specifically cover funeral goods or services and may not cover the entire cost of your funeral at the time of your death. The beneficiary of this life insurance may use the proceeds for any purpose, unless otherwise directed.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form L-21848 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Provident Life and Accident Insurance Company, Chattanooga, TN

© 2023 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.



Voluntary Short-Term Disability Insurance

FOR EMPLOYEES OF DISTRICT SCHOOL BOARD OF HENDRY COUNTY

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES

Eligibility Requirement	You must be actively working a minimum of 20 hours per week to be eligible for coverage.
Premium Payment	The premiums for this insurance are paid in full by you.

BENEFITS

Elimination Period	If you become disabled, there is an elimination period before benefits are payable. Your benefits begin: <ul style="list-style-type: none"> • On the 15th day of your disabling injury. • On the 15th day of your disabling illness.
Weekly Benefit	Your benefit is equivalent to 60% of your before-tax weekly earnings, not to exceed the plan's maximum weekly benefit amount less other income sources. The premium for your short-term disability coverage is waived while you are receiving benefits.
Maximum Benefit Period	Up to 11 weeks
Maximum Weekly Benefit	\$1,730
Minimum Weekly Benefit	\$25
Partial Disability Benefits	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits, which will help supplement your income until you are able to return to work full-time.

DEFINITIONS

Definition of Disability	Disability and disabled mean that because of an injury or illness, a significant change in your mental or functional abilities has occurred, for which you are prevented from performing at least one of the material duties of your regular job and are unable to generate current earnings which exceed 99% of your weekly earnings from your regular job. You can be totally or partially disabled during the elimination period.
Definition of Weekly Earnings	Weekly earnings is 1/52 nd of the compensation received under the annual contract with the employer during the contract year immediately prior to the year in which disability begins. If employed for part of the previous contract year, weekly earnings is the average gross weekly income received for the weeks worked.

FEATURES

Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to the total weekly benefit payable for the remainder of the maximum benefit period will be paid to your eligible survivor.

Portability	The portability feature allows you to apply for disability insurance through a trust policy should your employment end, without having to provide evidence of insurability. You will be responsible for paying the premium for coverage.
Reasonable Accommodation	Provides a benefit to the employer to assist in covering costs incurred to make workplace modifications for you to return to work.
SERVICES	
Hearing Discount Program	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

VOLUNTARY SHORT-TERM DISABILITY PREMIUM CALCULATION

Use the rates in the Age/Premium Factor Table to calculate your premium for voluntary short-term disability coverage in the worksheet below, using the example as a guide.

MONTHLY PREMIUM CALCULATION		EXAMPLE <i>(42-year-old employee earning \$40,000 a year)</i>	
List your weekly earnings (Maximum is \$2,883.33)	\$ _____	\$	<u>769.23</u>
Multiply by the premium factor	_____		<u>0.0205200</u>
Your Estimated Monthly Premium**	\$ _____	\$	<u>15.78</u>

AGE	PREMIUM FACTOR
< 35	0.0182400
35 - 44	0.0205200
45 - 54	0.0285000
55 - 64	0.0399000
65+	0.0256800

**This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

> Frequently Asked Questions

Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 20 hours per week.

How long will my benefits be paid?

Benefits begin after the end of the elimination period and can be payable up to the maximum benefit period as long as you remain disabled.

Will my benefits be reduced by other sources of income?

Yes, depending on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement/government plans, other group disability plans, salary continuance/sick leave, settlements on payments received and no-fault benefits.

Does this plan cover me if I become disabled due to an injury at work?

Yes, your STD insurance provides benefits for both on-the-job and off-the-job coverage for disabilities due to injury or sickness.

Are there any limitations or exclusions?

The benefits payable are subject to the following:

- Your plan is subject to a pre-existing condition limitation. A pre-existing condition is one for which you have received medical treatment, consultation, care or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. The pre-existing condition under this plan is 3/6 which means any condition that you receive medical attention for in the 3 months prior to your effective date of coverage that results in a disability during the first 6 months of coverage, would not be covered.
- Benefits are not payable for any disability or loss that:
 - Results from an act of declared or undeclared war or armed aggression
 - Results from participation in a riot or commission of or attempt to commit a felony
 - Results from elective or cosmetic surgery or procedure, or resulting complications, unless such surgery or procedure is medically necessary for the appropriate diagnosis and treatment of your injury or illness
 - Results, whether the insured person is sane or insane, from an intentionally self-inflicted injury or illness, or attempted suicide
 - Occurs while incarcerated or imprisoned for any period exceeding 31 days
 - Is solely a result of a failed drug test
 - Is solely a result of a loss of a professional license, occupation license or certification

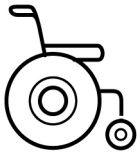
All exclusions may not be applicable, or may be adjusted, as required by state regulations.

Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you have the right to port your coverage to a group trust plan, subject to certain conditions.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this summary, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by the underwriting company. Disability income insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number G2018MP.





Voluntary Long-Term Disability Insurance

FOR EMPLOYEES OF DISTRICT SCHOOL BOARD OF HENDRY COUNTY

ELIGIBILITY - ALL ELIGIBLE EMPLOYEES	
Eligibility Requirement	You must be actively working a minimum of 20 hours per week to be eligible for coverage.
Premium Payment	The premiums for this insurance are paid in full by you.
BENEFITS	
Elimination Period	Your benefits begin on the later of 90 calendar days after the onset of your disabling injury or illness or the date your short-term disability ends.
Monthly Benefit	Your benefit is equivalent to 60% of your before-tax monthly earnings, not to exceed the plan's maximum monthly benefit amount less other income sources. The premium for your long-term disability coverage is waived while you are receiving benefits.
Maximum Monthly Benefit	\$7,500
Minimum Monthly Benefit	\$100
Maximum Benefit Period	If you become disabled prior to age 62, benefits are payable to age 65, your Social Security Normal Retirement Age or 3.5 years, whichever is longest. At age 62 (and older), the benefit period will be based on a reduced duration schedule.
Partial Disability Benefits	If you become disabled and can work part-time (but not full-time), you may be eligible for partial disability benefits.
DEFINITIONS	
Own Occupation	2 Years
Own Occupation Earnings Test	99%
FEATURES	
Vocational Rehabilitation Benefit	If you become disabled and participate in the vocational rehabilitation program, you will be eligible for a monthly benefit increase of 5%.
Survivor Benefit	If you pass away while receiving disability benefits, a lump sum equal to 3 times your monthly benefit will be paid to your eligible survivor.
Portability	The portability feature allows you to apply for disability insurance through a trust policy should your employment end, without having to provide evidence of insurability. You will be responsible for paying the premium for coverage.
Reasonable Accommodation	Provides a benefit to the employer to assist in covering costs incurred to make workplace modifications for you to return to work.
SERVICES	
Hearing Discount Program	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries. Call 1-888-534-1747 or visit www.amplifonusa.com/mutualofomaha to learn more.

VOLUNTARY LONG-TERM DISABILITY PREMIUM CALCULATION

Use the rates in the Age/Premium Factor Table to calculate your premium for voluntary long-term disability coverage in the worksheet below, using the example as a guide.

MONTHLY PREMIUM CALCULATION		EXAMPLE <i>(42-year-old employee earning \$40,000 a year)</i>
List your monthly earnings (Maximum is \$12,500)	\$ _____	\$ 3,333.33
Multiply by the premium factor	_____	<u>0.0033900</u>
Your Estimated Monthly Premium**	\$ _____	\$ <u>11.30</u>

AGE	PREMIUM FACTOR
< 35	0.0020900
35 - 44	0.0033900
45 - 54	0.0061800
55 - 64	0.0097900
65+	0.0102600

**This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

> Frequently Asked Questions

Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 20 hours per week.

How long will my benefits be paid?

Benefits begin after the end of the elimination period and can be payable up to the maximum benefit period as long as you remain disabled.

Will my benefits be reduced by other sources of income?

Yes, depending on the type of income you receive. Your benefit amount may be reduced by other sources of income such as retirement/government plans, other group disability plans, paid family leave, salary continuance/sick leave, settlements on payments received and no-fault benefits.

Does this plan cover me if I become disabled due to an injury at work?

Yes, your LTD insurance provides benefits for both on-the-job and off-the-job coverage for disabilities due to injury or sickness.

Are there any limitations or exclusions?

The benefits payable are subject to the following:

- Disabilities related to alcohol and drug abuse are only payable for up to 24 months while insured under the policy.
- Disabilities related to mental disorders are only payable for up to 24 months while insured under the policy.
- Your plan is subject to a pre-existing condition limitation. A pre-existing condition is one for which you have received medical treatment, consultation, care or services including diagnostic measures, or if you were prescribed or took prescription medications in the predetermined time frame prior to your effective date of coverage. The pre-existing condition under this plan is 3/3/12 which means any condition that you receive medical attention for in the 3 months of coverage, would not be covered. The condition would be covered if there is a 3 month treatment free period within the first 12 months of coverage.
- Benefits are not payable for any disability or loss that:
 - Results from an act of declared or undeclared war or armed aggression
 - Results from participation in a riot or commission of or attempt to commit a felony
 - Results from elective or cosmetic surgery or procedure, or resulting complications, unless such surgery or procedure is medically necessary for the appropriate diagnosis and treatment of your injury or illness
 - Results, whether the insured person is sane or insane, from an intentionally self-inflicted injury or illness, or attempted suicide
 - Results from alcohol and drug abuse and/or substance abuse, except as noted above
 - Results from a mental disorder, except as noted above
 - Is caused by alcohol and drug abuse and/or substance abuse, while not being actively supervised by and receiving continuing treatment from a rehabilitation center or designated institution approved for such treatment by an appropriate body in the governing jurisdiction
 - Occurs while incarcerated or imprisoned for any period exceeding 31 days
 - Is solely a result of a failed drug test
 - Is solely a result of a loss of a professional license, occupation license or certification

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you have the right to port your coverage to a group trust plan, subject to certain conditions.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this summary, the certificate booklet will prevail. Benefits availability is subject to final acceptance and approval of the group application by the underwriting company. Disability income insurance is underwritten by United of Omaha Life Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175, 1-800-769-7159. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Policy form number G2018MP.



Critical Illness Insurance

Explore Your Benefits & Costs



Group Name: District School Board of Hendry County
Group Number: 690180
Class: Full-Time Employees

There are more than just medical bills to pay after a heart attack, stroke, or other unexpected covered medical condition. Critical Illness Insurance provides a benefit payment that can help.

This document includes expanded cost and benefit information for Critical Illness Insurance. As you explore, keep in mind:



No medical questions or tests are required for coverage.



Employees get an annual Wellness Benefit of \$50 for completing an eligible health screening test.



Benefit payments go directly to you. Use them however you'd like!

Critical Illness Insurance doesn't replace your medical coverage; instead, it complements it. **The benefit payments don't go out to pay for medical bills or treatments you may need, instead they come in—directly to you—to be used however you'd like.** Choose this supplemental health insurance product for added protection if one of the following covered conditions comes your way.

Critical Illness Insurance is a limited benefit policy. It is not health insurance, and does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

ReliaStar Life Insurance Company
a member of the Voya® family of companies

PLAN | INVEST | PROTECT

VOYA
FINANCIAL

How much coverage is available?

You have the option to enroll in coverage up to a maximum benefit amount below.

	Coverage Amount
For you	\$5,000 - \$30,000 in \$5,000 increments
Your spouse*	\$5,000 - \$15,000 in \$5,000 increments
Your children**	\$1,000, \$2,500, \$5,000 or \$10,000 for each covered child.

*Spouses up to age 70. **Child(ren) up to age 26.

What's covered by Critical Illness Insurance?

Critical Illness Insurance provides benefits for the covered medical conditions and diagnoses shown below. The most common conditions we pay claims for include:



Heart attack



Kidney failure**



Stroke

Sample benefit amounts

If one of these common events happens on or after your coverage effective date, and your claim is approved, benefits are payable at 100% of the Critical Illness benefit amount shown above unless otherwise stated. Use your benefit payment however you'd like:

Covered Condition	% of Benefit
Heart attack*	100%
Stroke	100%
End stage renal (kidney) failure	100%
Coronary artery bypass	25%

* A sudden cardiac arrest is not in itself considered a heart attack.

This is only a small preview of the benefits available to you.

See the full Schedule of Benefits toward the end of this document.

How much does Critical Illness Insurance cost?

The table below shows how much you'll pay for Critical Illness Insurance. Rates are dependent on your age and amount of coverage selected.

Employee Coverage
Semi-Monthly Rates (24 pay periods)
Includes Wellness Benefit Rider

Attained Age	Non-Tobacco User						Attained Age	Tobacco User					
	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000		\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
Under25	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10	Under 25	\$1.78	\$3.55	\$5.33	\$7.10	\$8.88	\$10.65
25-29	\$1.35	\$2.70	\$4.05	\$5.40	\$6.75	\$8.10	25-29	\$1.78	\$3.55	\$5.33	\$7.10	\$8.88	\$10.65
30-34	\$1.68	\$3.35	\$5.03	\$6.70	\$8.38	\$10.05	30-34	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20
35-39	\$1.68	\$3.35	\$5.03	\$6.70	\$8.38	\$10.05	35-39	\$2.20	\$4.40	\$6.60	\$8.80	\$11.00	\$13.20
40-44	\$2.98	\$5.95	\$8.93	\$11.90	\$14.88	\$17.85	40-44	\$4.58	\$9.15	\$13.73	\$18.30	\$22.88	\$27.45
45-49	\$2.98	\$5.95	\$8.93	\$11.90	\$14.88	\$17.85	45-49	\$4.58	\$9.15	\$13.73	\$18.30	\$22.88	\$27.45
50-54	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40	50-54	\$10.08	\$20.15	\$30.23	\$40.30	\$50.38	\$60.45
55-59	\$6.40	\$12.80	\$19.20	\$25.60	\$32.00	\$38.40	55-59	\$10.08	\$20.15	\$30.23	\$40.30	\$50.38	\$60.45
60-64	\$9.33	\$18.65	\$27.98	\$37.30	\$46.63	\$55.95	60-64	\$15.00	\$30.00	\$45.00	\$60.00	\$75.00	\$90.00
65-69	\$12.35	\$24.70	\$37.05	\$49.40	\$61.75	\$74.10	65-69	\$18.23	\$36.45	\$54.68	\$72.90	\$91.13	\$109.35
70+	\$14.95	\$29.90	\$44.85	\$59.80	\$74.75	\$89.70	70+	\$21.85	\$43.70	\$65.55	\$87.40	\$109.25	\$131.10

Spouse Coverage*
Semi-Monthly Rates (24 pay periods)
Includes Wellness Benefit Rider

Children Coverage
Semi-Monthly Rates
(24 pay periods)
Includes Wellness Benefit Rider

Attained Age	Non-Tobacco User		
	\$5,000	\$10,000	\$15,000
Under 25	\$1.65	\$3.30	\$4.95
25-29	\$1.65	\$3.30	\$4.95
30-34	\$1.83	\$3.65	\$5.48
35-39	\$1.83	\$3.65	\$5.48
40-44	\$3.50	\$7.00	\$10.50
45-49	\$3.50	\$7.00	\$10.50
50-54	\$8.05	\$16.10	\$24.15
55-59	\$8.05	\$16.10	\$24.15
60-64	\$12.78	\$25.55	\$38.33
65-69	\$15.58	\$31.15	\$46.73
70+	\$20.73	\$41.45	\$62.18

Attained Age	Tobacco User		
	\$5,000	\$10,000	\$15,000
Under 25	\$2.23	\$4.45	\$6.68
25-29	\$2.23	\$4.45	\$6.68
30-34	\$2.60	\$5.20	\$7.80
35-39	\$2.60	\$5.20	\$7.80
40-44	\$5.28	\$10.55	\$15.83
45-49	\$5.28	\$10.55	\$15.83
50-54	\$12.70	\$25.40	\$38.10
55-59	\$12.70	\$25.40	\$38.10
60-64	\$20.95	\$41.90	\$62.85
65-69	\$23.38	\$46.75	\$70.13
70+	\$31.20	\$62.40	\$93.60

Coverage Amount	Rate
\$1,000	\$0.58
\$2,500	\$1.45
\$5,000	\$2.90
\$10,000	\$5.80

*Spouses up to age 70.

*Child(ren) birth to age 26; no limit to the number of children per family.

Schedule of Benefits

The table below outlines a more detailed list of what's covered. Please note that the covered condition/diagnosis must happen on or after your coverage effective date. Benefits are payable at 100% of the Critical Illness benefit amount unless otherwise stated. For a list of standard exclusions and limitations, please refer to the exclusions section later in this document.

Covered Condition	% of Benefit
Heart attack*	100%
Stroke	100%
Coronary artery bypass	25%
Coma	100%
Major organ failure	100%
Permanent paralysis	100%
End stage renal (kidney) failure	100%
Module B	
Multiple sclerosis	100%
Amyotrophic lateral sclerosis (ALS)	100%
Parkinson's disease	100%
Alzheimer's disease	100%
Infectious disease	100%
Cancer Module	
Cancer	100%
Skin cancer	10%
Carcinoma in situ	25%

*Cardiac arrest is not a heart attack

How many times can a benefit be received?

The Maximum Critical Illness Benefit is available once for each covered condition. If you have reached the benefit limit, you may choose to end your coverage; however, if you have coverage for your spouse and/or child(ren), you must continue your coverage in order to keep their coverage active. Please see your certificate of coverage for details.

What else is included?

The Critical Illness Insurance available through your employer includes the following additional benefits:



**Receive \$50
to use
however
you'd like**

Wellness Benefit

Complete an eligible health screening test, and we'll send you a benefit payment to use however you'd like.

- Employees receive an annual benefit payment of \$50.
- Spouses receive an annual benefit payment of \$50.
- Children receive 50% of your benefit amount per child, with an annual maximum of \$100 for all children.

Exclusions and limitations

Benefits are not payable for any Critical Illness caused in whole or directly by any of the following*:

- Participation or attempt to participate in a felony or illegal activity.
- Suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane.
- War or any act of war, whether declared or undeclared, other than acts of terrorism.
- Loss that occurs while on full-time active duty as a member of the armed forces of any nation. We will refund, upon written notice of such service, any premium which has been accepted for any period not covered as a result of this exclusion.
- Alcoholism, drug abuse, or misuse of alcohol or taking of drugs, other than under the direction of a doctor.

Benefits reduce 50% for the employee and/or covered spouse on the policy anniversary following the 70th birthday, however, premiums do not reduce as a result of this benefit change.

*See the certificate of insurance and any riders for a complete list of available benefits, along with applicable provisions, exclusions and limitations. Use next line if FL situs



Questions?

Enrollment instructions will be provided by your employer. If you have additional questions before you enroll, please call:

- Voya Employee Benefits Customer Service at (877) 236-7564

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance and riders. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. To keep coverage in force, premiums are payable up to the date of coverage termination. Critical Illness Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Policy form #RL-CI3-POL-12; Certificate form #RL-CI3-CERT-12; Spouse Critical Illness Rider form #RL-CI3-SPR-12; Children's Critical Illness Rider form #RL-CI3-CHR-12; Wellness Benefit Rider form #RL-CI3-WELL-12; Form numbers, provisions and availability may vary by state and employer's plan.

1293341

CI/SD 1 Only

Acct #690180 Date Prepared: 10/06/2021

212569-09012020