

Voluntary Life and Accidental Death & Dismemberment

Voluntary life and AD&D insurance allows you to tailor coverage for your individual needs and provide financial protection for your beneficiaries in the event of your death or accidental serious injury.

Voluntary life insurance for you and your dependents, provided by the Hartford Group, can help protect your family during difficult times. When you enroll yourself and/or your dependents, in this benefit, you pay the full cost through payroll deductions. Voluntary Life and voluntary AD&D are elected separately.

Who is Eligible and When

Full time teachers, administrators working at least 30 hours per week and their dependents are eligible on their date of hire. Full time Operations Staff working at least 30 hours per week and their dependents are eligible 30 days following their date of hire.

Life / AD&D Insurance - For Your Dependents			
	Employee	Spouse	Child(ren) up to age 26
Coverage Amount	\$25,000, \$50,000, \$100,000, \$150,000 or \$200,000	\$10,000, \$15,000, \$25,000 or \$50,000	\$5,000 or \$10,000
Guaranteed Issue	\$200,000	\$50,000	Benefit Amount

Monthly Employee Rate per \$1,000 of Insurance by Attained Age (See plan summary for spouse & child rates)

<25	\$0.05	55-59	\$0.40
25-29	\$0.05	60-64	\$0.60
30-34	\$0.05	65-69	\$0.95
35-39	\$0.06	70-74	\$1.46
40-44	\$0.10	75-79	\$2.06
45-49	\$0.15	80+	\$2.06
50-54	\$0.23	Monthly AD&D Rate: \$0.026	

Before You Enroll

Consider this:

1. Typically, the right amount of coverage will depend on your age, your family situation, and any personal savings you may have.
2. It's important to understand any EOI (Evidence of Insurability) rules that apply. If you enroll when you first become eligible, Voluntary Term Life Insurance for you and your spouse is guaranteed up to the amounts shown in the table. If you initially waive this coverage but want to enroll at a later date, you will need to provide satisfactory EOI before any coverage can take effect.
3. Think about who you want to designate as beneficiaries and make sure to name them as beneficiaries on your policy.