

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Administered by Symetra

Willmar School District provides basic life and accidental death and dismemberment (AD&D) insurance through Symetra at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates. More information on Voluntary Life insurance can be found on the next page.

	How it Works	Basic Life and AD&D
Life	Your beneficiaries receive this benefit if you pass away	Amount of Coverage Varies by Unit/Contract. Please see your employment contract determine your basic employer paid life amount.
AD&D	You (or your beneficiaries) receive this benefit if you pass away as the result of an accident or if you are seriously injured in an accident	The AD&D benefit will match the amount of basic life insurance outlined in your contract.



Keep Your Beneficiaries Up to Date

You must designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person's information updated so your benefit is paid according to your wishes. If you would like to update your beneficiary, you can do so in by reaching out to human resources.

For more information and a full summary of this benefit, please visit <https://britehr.app/willmarindependentschool/1>

Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance Administered by Symetra

If you want additional life insurance coverage for yourself, your spouse, or your children, above and beyond the amount that the school district purchases for you, you can purchase voluntary coverage at our group rates. When purchasing voluntary life insurance, you will be automatically enrolled in AD&D coverage in the same amount as your life insurance election. (Ex: If you elect \$30,000 of voluntary life coverage for yourself, you will also automatically be enrolled in \$30,000 AD&D)

As a new hire, you are able to elect up to the guaranteed issue amounts with no evidence of insurability (EOI) needed. If you elect an amount of coverage above the guaranteed issue amount, you will need to complete an electronic evidence of insurability form (see below link). Once EOI is completed the carrier, Symetra, will send you a notice of either approval or denial of the coverage amount that you elected that exceeds the guaranteed issue amount.

	How it Works	Voluntary Life and AD&D (Employee-paid benefit)	Guaranteed Issue Amount
Life	Your beneficiaries receive this benefit if you pass away	Employee: Increments of \$5,000 up to \$750,000 Spouse: Increments of \$5,000 up to \$250,000, not to exceed 100% of the employee elected amount Child(ren) (Live Birth to 26 years old): \$10,000 or \$15,000	Employee: \$250,000 Spouse: \$50,000 Child(ren): \$15,000
AD&D	You (or your beneficiaries) receive this benefit if you pass away as the result of an accident or if you are seriously injured in an accident You will automatically be enrolled in AD&D in the same amount as your voluntary life election.		

Monthly Rates per \$1,000 of coverage (Life and AD&D):

Employee Rates are based on Employee Age

*Spouse Rates are based on Spouse Age

Child Rate is \$2.30 for \$10,000 or \$3.45 for \$15,000

Electronic Evidence of Insurability (EOI)

If you elect voluntary life coverage amounts in excess of the guaranteed issue amounts you can use the below link to complete evidence of insurability (EOI)!

<https://symetra.uniblox.live/WUEmC/ybt29>

AGE *	RATE (Life & AD&D)
Under 25	\$0.070
25 - 29	\$0.080
30 - 34	\$0.090
35 - 39	\$0.110
40 - 44	\$0.120
45 - 49	\$0.170
50 - 54	\$0.250
55 - 59	\$0.410
60 - 64	\$0.620
65 - 69	\$1.020
70 - 74	\$2.080
75+	\$2.080
Child(ren)	\$2.30(\$10k) or \$3.45 (\$15k)

For more information and a full summary of this benefit, please visit <https://britehr.app/willmarindependentschool/1>