



Life Insurance and AD&D

Basic Life Insurance

Gwinnett County Public Schools provides \$15,000 of Basic Term Life and Accidental Death & Dismemberment Insurance to all benefit eligible employees at no cost to you.

Life insurance can provide years of income to your loved ones in an affordable way. In addition to covering your family's daily expenses, life insurance can help your beneficiaries:

- Maintain their standard of living
- Pay off any household debt
- Secure your children's education
- Supplement retirement savings

Supplemental Life Insurance for Employee, Spouse, & Child(ren)*

- For additional Life Insurance for yourself, you can purchase Supplemental Life Insurance. Coverage is provided in increments of one to six times your annual salary, not to exceed the maximum benefit of \$500,000. Medical Evidence of Insurability (MEOI) is only required when you are requesting more than 4 times your annual salary or did not apply for Supplemental Life Insurance coverage when you were first eligible.
- For coverage on your spouse, if you are enrolled, you may apply for Spousal Life Insurance in \$10,000 increments, not to exceed 50% of your Supplemental Life Insurance benefit or the Spousal Life Insurance maximum benefit of \$250,000. MEOI is required for amounts over \$30,000 or any amount if you didn't apply when first eligible.
- You may choose to cover your eligible child(ren) for \$15,000 without any MEOI.
- You may apply for Supplemental Life, Spousal Life and/or Child Life Insurance at any time during the plan year through the Employee Portal.

For questions, please contact the Benefits team at Benefits@gcpsk12.org.

**Includes Accidental Death & Dismemberment Insurance*



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MetLife has assumed the role of beneficiary recordkeeper for your Gwinnett County Public Schools Life Insurance coverage. Any beneficiary designations made prior to this change are no longer valid. If you have not designated a beneficiary, we recommend that you do so promptly. This ensures that MetLife will distribute the policy proceeds the way you want after your death.

If there is no beneficiary designated or no surviving beneficiary at the time of your passing, we will determine the beneficiary according to the following order in the insurance certificate:

1. Your spouse, if alive;
2. Your child(ren), if there is no surviving spouse;
3. Your parent(s), if there is no surviving child;
4. Your sibling(s), if there is no surviving parent; or
5. Your estate, if there is no surviving sibling.

We encourage you to take a few minutes to review your beneficiary designations, especially after a life event, such as marriage, divorce, birth of a child, etc. at [metlife.com/mybenefits](https://www.metlife.com/mybenefits).