

Life and AD&D Insurance



Find peace of mind through Guardian.

Basic Life and AD&D Insurance

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.

Lyon County School District provides full-time employees with \$20,000 in group life and accidental death & dismemberment (AD&D) insurance.

All Active Full Time Employees	\$20,000
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Lyon County School District pays for the full cost of this benefit - meaning you are not responsible for paying any monthly premiums.

Your only responsibility is making sure your beneficiary is up to date.

You have the option to convert your coverage if you retire, lose eligibility, or terminate your employment.

What is AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **Your beneficiary:** if you pass away due to an accident
- **You:** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)