



Be there to help no matter what.

Life Insurance



Newport-Mesa Unified School District

Group Life insurance provides a cash benefit to help with final planning and loss of future income at a lower cost, using a more simplified enrollment process than individual policies.

At The Hartford, our focus on empathy and compassion sets our claims process apart as a carrier that truly cares about its customers and their well-being.



If you have any questions about your benefit options, visit

https://nmusd.pasito.ai/r/benefits_package_page

Basic Life insurance coverage.

Newport-Mesa Unified School District cares about your financial well-being and is offering all eligible full-time employees working 36 hours with a Basic Life insurance benefit of \$50,000 at no cost to you. You can choose to enhance your protection with a Supplemental Life insurance plan at an affordable group rate. You must be actively at work with your employer on the day your coverage takes effect.

Supplemental Life insurance coverage options.

For Yourself: Increments of \$10,000 up to a maximum of \$500,000

For Your Spouse/Partner: Increments of \$10,000 up to a maximum of \$100,000

For Your Child(ren): Increments of \$5,000 up to a maximum of \$10,000

Coverage for employee up to \$200,000 and spouse up to \$20,000 is initially offered without requiring you and your spouse/partner to provide Evidence of Insurability (EOI). If you enroll after your initial enrollment period, EOI will be required.

Help ease your loved ones financial burden.

By providing your beneficiaries a lump sum in the event of your death, Life benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family afford the same lifestyle they have today.

Single parent, multiple responsibilities

Help take care of your children financially.

Dual income, no kids

Help your spouse maintain the same standard of living as you have today.

Growing children, aging parents

Help protect your kids' financial futures and take care of elderly parents.

Single and carefree

Help make sure those student loans and car payment aren't a burden to anyone.

If EOI is
required,
effective date/
approval is
subject to
Hartford
Underwriting
review.



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The Hartford

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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, GBD-3300, GBD-3500, or state equivalent.

1Not available in all states.

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Basic Life insurance coverage.

Newport-Mesa Unified School District cares about your financial well-being and is offering all eligible part-time employees working 20 hours with a Basic Life insurance benefit of \$25,000 at no cost to you. You can choose to enhance your protection with a Supplemental Life insurance plan at an affordable group rate. You must be actively at work with your employer on the day your coverage takes effect.

Supplemental Life insurance coverage options.

For Yourself: Increments of \$10,000 up to a maximum of \$500,000

For Your Spouse/Partner: Increments of \$10,000 up to a maximum of \$100,000

For Your Child(ren): Increments of \$5,000 up to a maximum of \$10,000

Coverage for employee up to \$200,000 and spouse up to \$20,000 is initially offered without requiring you and your spouse/partner to provide Evidence of Insurability (EOI). If you enroll after your initial enrollment period, EOI will be required.

Help ease your loved ones financial burden.

By providing your beneficiaries a lump sum in the event of your death, Life benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.

Here’s how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family afford the same lifestyle they have today.

Single parent, multiple responsibilities

Help take care of your children financially.

Dual income, no kids

Help your spouse maintain the same standard of living as you have today.

Growing children, aging parents

Help protect your kids’ financial futures and take care of elderly parents.

Single and carefree

Help make sure those student loans and car payment aren’t a burden to anyone.

If EOI is required, effective date/ approval is subject to Hartford Underwriting review.



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Basic Life insurance coverage.

Newport-Mesa Unified School District cares about your financial well-being and is offering all eligible retired employees with a Basic Life insurance benefit of \$10,000 at no cost to you. You must be actively at work with your employer on the day your coverage takes effect.

Will you need to answer medical questions?

You will be automatically enrolled in this coverage without needing to answer any medical questions.

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Accidental Death & Dismemberment Insurance



**Newport-Mesa Unified
School District
Accidental Death &
Dismemberment (AD&D) Insurance**
which we call **Accidental Loss of
Life and Severe Injury Insurance**
provides a cash benefit if you
experience an accidental loss of
motion, sight, limb or life, helping
protect those who depend on you
most and providing peace of mind
during difficult times.



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Basic Accidental Loss of Life and Severe Injury insurance coverage.

Newport-Mesa Unified School District cares about your financial well-being and provides Basic Accidental Loss of Life and Severe Injury insurance benefit of \$25,000 or \$50,000 to all eligible employees working 20-40 hours, at no cost to you. You must be actively at work with your employer on the day your coverage takes effect.

Help ease your loved ones financial burden.

Accidental Loss of Life and Severe Injury Insurance coverage provides a lump sum benefit to your beneficiaries if you suffer a covered accidental death. In the case of certain serious injuries, such as the loss of a limb or eyesight, benefits may also be paid directly to you. This coverage can help ease financial stress by offsetting unexpected costs and providing a critical support during a difficult time.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family manage expenses and maintain their lifestyle after a serious accident.

Single parent, multiple responsibilities

Help ensure your children are financially supported if you're seriously injured or worse.

Dual income, no kids

Help your partner cover shared financial responsibilities if you're no longer able to contribute.

Growing children, aging parents

Help protect your children's future and continue supporting elderly parents if an accident occurs.

Single and carefree

Help make sure your financial obligations don't become someone else's responsibility.



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Accidental Death & Dismemberment Insurance



Newport-Mesa Unified School District
Accidental Death & Dismemberment (AD&D) Insurance
which we call **Accidental Loss of Life and Severe Injury Insurance** provides a cash benefit if you experience an accidental loss of motion, sight, limb or life, helping protect those who depend on you most and providing peace of mind during difficult times.



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Accidental Loss of Life and Severe Injury Benefits.

Newport-Mesa Unified School District cares about your financial well-being and provides Accidental Loss of Life and Severe Injury Benefits to all eligible full-time and part-time employees at an affordable group rate. You must be actively at work with your employer on the day your coverage takes effect.

Accidental Loss of Life and Severe Injury Benefits coverage options.

For Yourself: Increments of \$10,000 up to a maximum of \$500,000

Family coverage when elected is a percentage of your coverage amount.

Help ease your loved ones financial burden.

By providing your beneficiaries a lump sum in the event of your death, Accidental Loss of Life and Severe Injury benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.

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which we call **Accidental Loss of
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Basic Accidental Loss of Life and Severe Injury insurance coverage.

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Accidental Loss of Life and Severe Injury Insurance coverage provides a lump sum benefit to your beneficiaries if you suffer a covered accidental death. In the case of certain serious injuries, such as the loss of a limb or eyesight, benefits may also be paid directly to you. This coverage can help ease financial stress by offsetting unexpected costs and providing a critical support during a difficult time.

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