# Washington Elementary School District #6

## Group Basic Life and AD&D; Coverage – Class 4

**Carrier:** Sun Life Assurance Company of Canada (Wellesley Hills, MA)

**Effective Date:** July 1, 2026

## Employee Basic Life and AD&D; Plan Design

### *Class 4 – All Eligible Other Employees*

**Eligibility:** All Full-Time United States Employees working in the United States and scheduled to work a minimum of 30 hours per week.
**Waiting Period:** First of the month following 30 days of employment.

### *Employee Basic Life Insurance*

Benefit Amount: Flat $20,000
Maximum Benefit: $20,000
Guaranteed Issue Amount: $20,000
Contributions: Noncontributory

### *Employee Basic AD&D; Insurance*

Benefit Amount: Flat $20,000
Maximum Benefit: $20,000
Compulsory Coverage: Yes
Contributions: Noncontributory

### *Included Plan Features*

• 12-month rate guarantee from the Effective Date
• No employee age reductions
• Waiver of Premium for employees with approved disability prior to age 60; waived until age 70 with a 6-month elimination period
• Accelerated Death Benefit of 75% up to $270,000
• Portability upon termination of employment
• Conversion Privilege
• Wellthy, a personalized digital care coordination platform and support for employees, their families and beneficiaries.
• Coverage will be continued on a premium-paying basis for a period of 1 month during a layoff.
• Coverage will be continued on a premium-paying basis for a period of 1 month during a leave of absence approved by the policyholder.
• Coverage will be continued on a premium-paying basis for a period of 12 months during a period of injury or sickness.

## *Additional AD&D Benefits*

- Air Bag
- Bereavement Counseling
- Child Care
- Coma
- Critical Burn
- Dependent Education (Child and Spouse)
- Felonious Assault
- Home Alteration & Vehicle Modification
- Rehabilitative Training
- Repatriation
- Seat Belt