Washington Elementary School District

Voluntary AD&D

Plan design and rates

Employee Voluntary AD&D	
Eligible employees	All Full-Time United States Employees working in the United States who are scheduled to work a minimum of 30 hours per week
Effective Date	July 1, 2026
	Class 1
Class description	All Eligible Employees
Waiting Period	First of the month following date of employment
Benefit amount	Increments of $10,000
Maximum benefit	$500,000
Minimum benefit	N/A
Compulsory coverage	No
Contributions	Contributory

Spouse Voluntary AD&D	
Eligible employees	All Full-Time United States Employees working in the United States enrolled in Employee Voluntary AD&D Insurance who are scheduled to work a minimum of 30 hours per week
Effective Date	July 1, 2026
	Class 1
Class description	All Eligible Employees
Spouse Benefit amount	Increments of $10,000
Spouse Maximum benefit	$250,000
Minimum benefit	N/A
Maximum % of employee coverage	100%
Spouse termination age	70
Compulsory AD&D coverage	No

Employee must elect Voluntary AD&D to elect Dependent Voluntary AD&D

Child Voluntary AD&D	
Eligible employees	All Full-Time United States Employees working in the United States enrolled in Employee Voluntary AD&D Insurance who are scheduled to work a minimum of 30 hours per week
Effective Date	July 1, 2026
	Class 1
Class description	All Eligible Employees
Child Benefit amount	Increments of $1,000
Child Maximum benefit	$10,000
Minimum benefit	N/A
Full child benefit begins	birth
Child eligibility	Unmarried dependent children from birth to age 26
Maximum % of employee coverage	100%
Compulsory AD&D coverage	No

Employee must elect Voluntary AD&D to elect Dependent Voluntary AD&D

Voluntary AD&D rates

Coverage	Monthly Rate
Employee Voluntary AD&D	$0.02
Spouse Voluntary AD&D	$0.02
Child Voluntary AD&D	$0.02
Rate basis: Per $1,000 of volume	

Included in this plan:

- Employee age reductions: None
- Spouse age reductions: None
- Portability: Coverage may be ported upon termination of active employment.
- 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 12 months 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.
- Employees who decline coverage will have a 6 months waiting period before they can re-enroll.
- Earnings definition: Earnings are defined as the current earnings reported by the employer. Earnings include deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. Earnings to not include commissions, bonuses, overtime, or any other compensation.
- 24-hour AD&D coverage.
- Special AD&D benefits:
  - Air Bag
  - Child Care
  - Coma
  - Common Carrier
  - Dependent Education-Child
  - Dependent Education-Spouse
  - Felonious Assault
  - Repatriation
  - Seat Belt