Washington Elementary School District #6

Voluntary Life Insurance

Classes 1 and 2

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

Effective Date: July 1, 2026

Employee Voluntary Life – Plan Design

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.
Class 1: Employees earning less than $50,000 annually
Class 2: Employees earning $50,000 or more annually

- Waiting Period: First of the month coincident with or next following 30 days of employment (Class 1)
- Waiting Period: First of the month coincident with or next following 30 days of employment (Class 2)
- Benefit Amount: Increments of $10,000
- Maximum Benefit: $250,000 or 5 times annual earnings, whichever is less (Class 1)
- Maximum Benefit: $500,000 or 5 times annual earnings, whichever is less (Class 2)
- Guaranteed Issue Amount: $150,000
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Spouse Voluntary Life – Plan Design

- Benefit Amount: Increments of $5,000
- Maximum Benefit: $150,000
- Guaranteed Issue Amount: $30,000
- Maximum Percentage of Employee Coverage: 100%
- Spouse Termination Age: 65
- Employee must elect Voluntary Life to elect Spouse coverage

Child Voluntary Life – Plan Design

- Eligible Children: Unmarried dependent children from 15 days to age 26
- Benefit Amount: Increments of $2,000
- Maximum Benefit: $10,000
- Guaranteed Issue Amount: Up to the maximum benefit
- Full Child Benefit begins at 6 months
- Child Benefit by Age:
- Birth to 15 days: $0
- 15 days to 6 months: $500

Voluntary Life Rates

Rates are per $1,000 of coverage and apply to Classes 1 and 2.
- Under age 20: $0.050
- 20–24: $0.050
- 25–29: $0.050
- 30–34: $0.050
- 35–39: $0.068
- 40–44: $0.102
- 45–49: $0.167
- 50–54: $0.240
- 55–59: $0.377
- 60–64: $0.576
- 65–69: $0.898
- 70–74: $1.738
- 75–79: $3.781
- 80–84: $7.679
- 85 and over: $15.682

Child Voluntary Life Rate

$0.136 per $1,000 of coverage

Included Plan Provisions

- Spouse age reductions: None
- Waiver of Premium: For employees with an approved disability prior to age 60, premium is waived until age 70. There is no Elimination Period to satisfy before the Waiver of Premium begins. The definition of Total Disability is disabled from any occupation.
  Waiver of Premium is provided on the following benefits: Employee Voluntary Life.
- Portability Coverage may be ported upon termination of active employment.
- Conversion Privilege
- Employee Accelerated Death Benefit of 75% to a maximum of $500,000.
- 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 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.
- 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 do not include commissions, bonuses, overtime, or any other compensation.