Life & Disability

Name Your Beneficiaries

Make sure that you have named a beneficiary for your life insurance benefit and update this annually. It's important to know that many states require that a spouse be named as the beneficiary, unless they sign a waiver.

Is your family protected?

Life, AD&D, and disability insurance can fill financial gaps due to a loss of income. Consider your day-to-day costs and bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (housing, education, loans, credit cards, etc.) after the death of a spouse or partner.

If you need more

In addition to company-provided coverage, we offer voluntary coverage that you can purchase for yourself, your spouse, and your children. See the Voluntary Life Plan for details.

Life and AD&D Insurance

Basic Life and AD&D

Basic Life Insurance pays your beneficiary a lump sum if you die. AD&D provides another layer of benefits to either you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing, or if you die in an accident. Coverage is provided by Symetra and paid for by North Clackamas School District.

Basic Life Amount	Admin & Confidential: $50,000 Licensed: $6,000 Classified: $12,000
Basic AD&D Amount	Admin & Confidential: $50,000 Licensed: $6,000 Classified: $12,000

Guaranteed Maximum & Evidence of Insurability

If you select a coverage amount above $200,000 you will need to submit an Evidence of Insurability form with additional information about your health in order for the insurance company to approve this higher amount of coverage. If previously enrolled for a coverage amount less than the guaranteed maximum and less than 5X your annual earnings, you may increase your coverage level by $10,000 during each Open Enrollment period. Any requested increase above $10,000 or above the $200,000 guaranteed maximum requires you to complete and submit an evidence of insurability form for approval by Symetra.
*Age reductions may apply

Voluntary Life

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is provided by Symetra Life Insurance Company.

Employee Voluntary Life Amount	Increments of $10,000, up to Lesser of 5 x covered annual earnings or $500,000
Spouse Voluntary Life Amount	Increments of $5,000 up to a maximum of $50,000
Child(ren) Voluntary Life Amount	Increments of $1,000 (age may affect benefit) up to $10,000