My Benefits: Financial Protection

Life Insurance

Mamaroneck UFSD provides Basic Life and Accidental Death & Dismemberment (AD&D) coverage at no cost to eligible employees classified as Clerical, Teachers, CSEA Non-Teaching Unit Members, Administrators, Unaffiliated and Nurses.

- This coverage is provided to you regardless of your medical plan elections.
- You must name a beneficiary for this coverage.

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Voluntary Term Life Insurance for Employee, Spouses and Dependent Children

In addition to the Basic Life and AD&D coverage, if you currently have additional Voluntary Life Insurance coverage, you may modify this coverage during open enrollment.

Benefit	Plan Features
Coverage Increases	All employees' increases will pend for evidence of insurability
Maximum Benefit Amount	The lesser of 5x your annual compensation or $500,000
Age-Based Reductions	When you are age 65 or older, your Life Insurance benefit will reduce to the percentage shown below: • 65% of the Life Insurance benefit at age 65 • 50% of the Life Insurance benefit at age 75
Additional Benefit Features	• Accelerated Death Benefit - Terminal Illness • Extended Death Benefit with Waiver of Premium

Spouse	Dependent Children
• Basic Benefit – $5,000 • Guaranteed Issue Amount – $5,000 • Maximum Benefit – 5,000 • Terminal Illness Benefit – 75% of the Maximum Benefit applicable to Spouse Life Insurance Benefits	• Basic Benefit – $2,000 • Guaranteed Issue Amount – $2,000

* Life Insurance coverage may vary based on individual contractual agreements. Please refer to your contract for specific details.

For information on voluntary plans or rates, please contact Michael Leuci at 585-270-5761 Ext. 127