



# Life and AD&D

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LifeMap

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## LifeMap

Customer Service: 800-286-1129  
www.lifemapco.com

Life Insurance and Accidental Death & Dismemberment (AD&D) benefits provide you and your loved ones financial protection in the event of an illness, accident, or death.

### Basic Life Insurance and Accidental Death and Dismemberment (AD&D)

Provo City School district provides all eligible employees with a basic group life insurance and accidental death and dismemberment coverage at no cost to you.

### Voluntary Life Insurance and AD&D

You also have the option to purchase additional life insurance coverage for yourself, your spouse and your dependent children up to age 26. However, you may only elect coverage for your dependents if you elected additional coverage for yourself. You pay for the cost of additional coverage through payroll deductions on a post-tax basis.

### Beneficiary Designation

We recommend you designate a beneficiary for your life insurance policy(ies). A beneficiary is the person (or people, estate, trust, etc.) to whom benefits will be paid to in the event of your death. You may change your beneficiary at any time during the plan year.

Plan Features	Basic Life And AD&D	Voluntary Life And AD&D
Life Benefit Amount	\$25,000	<b>Employee</b> - increments of \$10,000 <b>Spouse</b> - increments of \$10,000 <b>Dependent</b> - increments of \$2,000
AD&D Benefit Amount	Equal to life benefit	<b>Employee</b> - increments of \$10,000 <b>Spouse</b> - increments of \$10,000 <b>Dependent</b> - increments of \$2,000
Maximum Life / AD&D Benefit	\$25,000	<b>Employee</b> - \$500,000 <b>Spouse</b> - \$300,000 <b>Dependent</b> - \$10,000
<b>Voluntary Life Guaranteed Issue</b> New Hires		<b>Employee</b> - up to \$350,000 <b>Spouse</b> - up to \$50,000 <b>Dependent</b> - \$10,000
<b>Voluntary Life Guaranteed Issue</b> Existing Employees	If you have elected the minimum coverage of \$10,000 when you were initially eligible, you may apply for up to the guarantee issue with no medical questions during Open Enrollment	

\*Your life and AD&D insurance benefits are subject to age reductions, which typically begin around age 65. Such reductions and premium changes will be effective on September 1, 2020, after birthday milestone. Additional information about the benefits and features of Life and AD&D will be included in the summary of coverage and in the certificate booklet available on the **Benefits Enrollment Portal**.

# Voluntary Life Worksheet

## Term Life Coverage Rates

Employee/Spouse premiums are based on the respective applicant's date of birth and are paid through the employee's payroll deduction.

Age Band	Per \$1,000	Child Per \$2,000
- 24	\$.05	
25 - 29	\$.05	
30 - 34	\$.06	
35 - 39	\$.07	\$0.224
40 - 44	\$.11	
45 - 49	\$.20	
50 - 54	\$.30	
55 - 59	\$.51	
60 - 64	\$.58	
65 - 69	\$1.01	
70 +	\$1.51	

*Note: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have*

## Amounts Available

- Employees may select in \$10,000 increments, from a minimum of \$10,000 to a maximum of \$500,000.
- Spouses may select from a minimum of \$10,000 to \$300,000 in \$10,000 increments.
- Dependent children are eligible from birth to age 26. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments.
- Employee must enroll in the Voluntary Life plan to elect spouse and/or dependent child coverage.

## Accelerated Benefit

You may collect part of your Voluntary Life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 12 months. You may apply for up to 80% of the Voluntary Life insurance in force, to a \$250,000 maximum. The remaining benefit you do not elect is payable to your beneficiary upon your death.

## Total Disability

If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your Voluntary Life Insurance may be continued until you reach age 70 without further premium payment by either your employer or you.

## Exclusions

Benefits are not payable for losses due to suicide or attempted suicide during the first two years of coverage.

# Voluntary AD&D Worksheet

## Amounts Available

- Employees may select in \$10,000 increments, from a minimum of \$10,000 to a maximum of \$500,000.
- Spouses may select from a minimum of \$10,000 to \$300,000 in \$10,000 increments.
- Dependent children are eligible from birth to age 26. Coverage may be elected from a minimum of \$2,000 to \$10,000 in \$2,000 increments.
- Employee must enroll in the Voluntary Life plan to elect spouse and/or dependent child coverage.

## Underwriting & Effective Date

All amounts of coverage are guarantee issue and require no medical questions to be answered. Your effective date will be assigned by LifeMap.

100% of Basic AD&D	75% of Basic AD&D	50% of Basic AD&D	25% of Basic AD&D
Life	Paraplegia	Thumb & index finger	One hand
Both Hands	Triplegia	Uniplegia	One foot
Both Feet			Sight of one eye
Sight of both eyes			Speech
One hand and one foot			Hemiplegia
One hand and sight of one eye			Hearing
One foot and sight of one eye			
Quadriplegia			

## Rates

Employee & Spouse monthly rate is \$.12 per \$10,000 increment

Child monthly rate is \$.02 per \$2,000 increment

See example calculation below where employee is electing \$500,000 in coverage for themselves, \$300,000 in coverage for their spouse, and \$10,000 in coverage for their children:

	# of increments	Rate		Monthly Cost
<b>You</b>	ex: 50	x .12	= \$	6.00
<b>Spouse</b>	ex: 30	x .12	= \$	3.00
<b>Child(ren)</b>	ex: 5	x .02	= \$	.10