

# Group Life Insurance and Group Accidental Death & Dismemberment Insurance

If you're eligible, the District automatically provides you with life and AD&D insurance:

- **Group life insurance** pays a benefit to your beneficiary in the event of your death.
- **Group basic AD&D insurance** provides an additional benefit if you die as the result of an accident. It also provides a benefit if you have certain injuries as the result of an accident — the benefit you receive is a percentage of the total benefit, depending on the extent of your injury.

Your coverage level is shown in the chart below.

Employee Group	Level of Coverage
Bargaining and Non-bargaining Unit Employees	<ul style="list-style-type: none"><li>• Life insurance benefit equal to one times annual salary, but not less than \$15,000 or more than \$50,000.</li><li>• AD&amp;D coverage is provided in the same amount.</li></ul>
Management, Supervisory, and Confidential Employees	<ul style="list-style-type: none"><li>• Life insurance benefit of \$50,000.</li><li>• AD&amp;D coverage is provided in the same amount.</li></ul>

Although the District pays the full cost of coverage for most employees, certain job share and management employees who work less than full time may be required to pay a portion of the premium for this benefit. **If you do not want to pay these premiums, you must elect to waive this benefit during your enrollment.**

If you're a collective bargaining employee, please refer to your collective bargaining agreement to determine District-paid premiums. You can find the full details of the plans in the Certificate of Insurance, which is available on the Employee Service Center website at [www.benefitroll.com](http://www.benefitroll.com).

## Life Insurance Conversion

Your life insurance coverage will terminate at the end of the month in which you are no longer eligible for District benefits. However, you may be eligible to convert to an individual life insurance policy at that time. For more information, please call the life insurance carrier, Reliance Standard, at (800) 644-1103.

