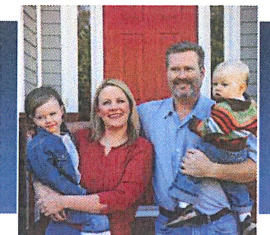


# Life and AD&D Insurance



## Coeur d'Alene School District #271 Group Life Summary

### Group Base Life

Eligible Employees work a minimum of 20 hours per week

#### Employee Life and Accidental Death & Dismemberment

**Active Employees and Administration:** \$50,000

#### Dependent Life Benefit for Active Employees and Administration:

Spouse	\$ 6,000
Children 15 days to 6 months	\$ 100
Children 6 months to 19* years of age	\$ 6,000

\* To age 25 if dependent child is unmarried and a full-time student in an accredited college or university

**Conversion Privilege** – Employee and Dependent(s) may convert Group Life Insurance coverage, without evidence of insurability, to an Individual Life Insurance policy during the 31 day period following termination of employment.

**Waiver of Premium** - If an Insured Employee becomes totally disabled while insured and prior to attainment of age 60 and if disability lasts 9 months or more, no further premiums will be required for the Employee during the continuance of total disability.

**Accelerated Death Benefit** – If an Active Employee is diagnosed terminally ill and is less than age 60, a portion of the Amount of Life Insurance will be paid.

**Accidental Death & Dismemberment Insurance** – Payable when an Insured Active Employee suffers a loss\* as a result of an accidental bodily injury sustained in an accident.

\* A table outlining the Description of Loss and payable benefit can be found in the group's complete certificate of coverage.

Benefit reduces to 65% at age 65, to 50% at age 70, and terminates at retirement. The Employee Group Life and Dependent Group Life may be continued at retirement. The retiree's benefit is:

#### RETIREE Life Benefit

The Retiree Life benefits are effective ONLY if you request this upon retiring from Coeur d' School District.

Retired Administrators	\$11,000
Other Retired Employees	\$ 5,500
Dependent and Spouse Life for All Retirees:	\$ 2,000



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