



# Life and AD&D Insurance

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### LIFE INSURANCE

While no amount of income can compensate for the death of a family member, it is comforting to know that survivors are able to meet family financial obligations through a sound life insurance program.

Your life insurance program includes:

- Basic Employee Term Life
- Optional Employee Term Life
- Optional Dependent Term Life (Spouse)
- Optional Dependent Term Life (Child[ren])
- Optional Family Term Life

Pinellas County Schools provides Basic Employee Life insurance coverage—through Standard Insurance Company—of one times your annual base salary, rounded up to the next \$1,000, with minimum coverage of \$15,000. For example:

Annual salary	Basic coverage
\$12,000	\$15,000 (minimum \$15,000 coverage)
\$25,000	\$25,000 (one times your annual base salary)
\$27,750	\$28,000 (rounded up to next \$1,000)

Optional Term Life coverage provides options of up to \$500,000 for you and \$100,000 for your spouse.

Life insurance coverage is issued by The Standard.

### IS YOUR SPOUSE ALSO A PCS EMPLOYEE, OR A PCS RETIREE?

For Life insurance, he or she cannot be covered as a dependent and only one of you can cover your eligible dependents.

### AD&D INSURANCE

Each year, more than 95,000 Americans lose their lives to accidents, the fourth leading cause of death in this country. For workers under age 38—when they are at their peak earning years for establishing a comfortable standard of living—accidents are the leading cause of death.

Even if you are extremely careful and safety-conscious—on the job, on the road, at home, or on vacation—you cannot always control the circumstances that could place you in danger of an accident. Furthermore, it is very difficult to evaluate in advance the extent to which an accident could affect your family’s financial security.

The Accidental Death & Dismemberment (AD&D) Plan may help you and your family deal with some of the financial consequences of an accident.

Your AD&D insurance includes:

- Basic Employee AD&D of \$2,000
- Optional AD&D for you, or you and your family

### MORE INFORMATION

The Life and AD&D plans’ main provisions, range of benefits, and affordable group premium rates are outlined over the next several pages. Read them carefully before deciding whether this plan is right for you and your family.

AD&D insurance coverage is issued by The Standard.



# Life and AD&D Insurance (CONT.)

Life Insurance—Employee	
Covers	Employee
Amount of Coverage <sup>1</sup>	Basic Employee Term Life: One times your annual base salary, rounded up to the next \$1,000 with a minimum benefit of \$15,000 and maximum benefit of \$200,000. Optional Employee Term Life: \$10,000 minimum, up to \$200,000 in \$10,000 increments, or \$250,000 up to \$500,000 maximum in \$50,000 increments (guaranteed coverage available up to \$250,000, if you enroll within 31 days of becoming eligible)
Cost	Basic Employee Term Life: None Optional Employee Term Life: Age based, see the rate schedule on <a href="#">page 15</a> , premiums are based on your age as of January 1
Actively at Work	Yes
Medical Evidence	Basic Employee Term Life: Health questions not required Optional Employee Term Life: Medical history questionnaire required; new hires may select up to \$250,000 with no questions during the initial new hire enrollment period only

Life Insurance—Dependents	
Optional Family Term Life	
Covers	Spouse and eligible children (see <a href="#">page 15</a> for eligibility requirements)
Amount of Coverage	\$5,000/dependent
Cost	See rate schedule on <a href="#">page 15</a>
Board Contribution	You may not use
Actively at Work	Yes
Medical Evidence	Spouse: No health questions required Child(ren): No health questions required

Optional Dependent Term Life (Spouse and/or Child[ren])	
Covers	Spouse <sup>2</sup> and/or child(ren)
Amount of Coverage	Spouse: \$10,000 increments up to the \$100,000 maximum.* Child(ren): \$2,000 increments up to the \$10,000 maximum
Cost	See rate schedule on <a href="#">page 15</a> ; premiums for spouse coverage are based on the individual's age as of January 1
Board Contribution	You may not use
Actively at Work	Yes
Medical Evidence	Spouse: Medical history questionnaire required on any amount over \$30,000 Child(ren): No health questions required

Beneficiaries must be listed on the Enrollment and Change Form and may be changed at any time by submitting a new Enrollment and Change Form online.

<sup>1</sup> Amounts of employer-provided insurance in excess of \$50,000 are subject to taxation under Section 79 of the Internal Revenue Code. The tax is based on the value of the coverage as determined by rates established in the Internal Revenue Code.

<sup>2</sup> Optional spouse coverage may be written without employee enrollment.

\*The total amount of spouse coverage cannot exceed the employee's total life insurance coverage (basic plus any optional employee life).

# Life and AD&D Insurance (CONT.)

Accidental Death & Dismemberment Insurance	
Basic Employee AD&D	
Covers	Employee
Amount of Coverage <sup>1</sup>	\$2,000
Cost	None
Optional AD&D - Employee Only	
Covers	Employee
Amount of Coverage	\$50,000, \$100,000, \$200,000, or \$300,000
Cost	See rate schedule on <a href="#">page 15</a>
Board Contribution	You may use
Optional AD&D - Employee and Family	
Covers	Employee and Family
Amount of Coverage	Employee: \$50,000, \$100,000, \$200,000, or \$300,000 Spouse only: 50% of employee's coverage Child(ren) only: 15% of employee's coverage Spouse and Child(ren): 40% and 10%, respectively, of employee's coverage
Cost	See rate schedule on <a href="#">page 15</a>
Board Contribution	You may use









# Dependents and AD&D Insurance

Pinellas County Schools offers you basic Employee Accidental Death & Dismemberment (AD&D) insurance at no cost to you. You are automatically enrolled for a coverage amount of \$2,000.

In addition, Pinellas County Schools offers you and your dependents the opportunity to enroll in a group Optional AD&D insurance plan. Optional AD&D provides a benefit for loss of life and certain injuries resulting from a covered accident. Loss of life benefits are paid in addition to Optional Employee and Dependent Term Life. You pay the cost of this optional coverage and you may use the Board Contribution to pay for this coverage. Premium deductions are taken out on a pre-tax basis.

## Eligibility to Participate

You must be an active, full-time employee working at least 30 hours per week or a job-share employee at Pinellas County Schools to enroll for Optional AD&D. Your dependents are eligible if you are enrolled in Optional AD&D. You do not need to provide evidence of good health to enroll in Optional AD&D.

## Coverage Amounts

You are automatically enrolled for a coverage amount of \$2,000.

You may enroll for Optional AD&D in a coverage amount of \$50,000, \$100,000, \$200,000, or \$300,000.

Coverage for your spouse and dependent children is as follows:

Spouse Only: 50% of your coverage amount.

Children Only: 15% of your coverage amount for each child, not to exceed your coverage amount.

Spouse and Children: 40% of your coverage amount for your spouse and 10% of your coverage amount for each child.

## Reduction/Termination of Coverage

At age 70, your coverage will be reduced to 65% of your amount before age 70. At age 75, coverage will be reduced to 45% of your amount before age 70. At age 80, your coverage will be reduced to 30% of your amount before age 70. This coverage will end on your termination of employment or retirement. Spouse coverage will terminate at age 70.

# AD&D Insurance

## Standard Benefits

Benefits are paid at certain percentages of your coverage amount for specific accidental losses as indicated below (no more than 100% of your coverage amount is payable for all losses due to the same accident):

Accidental Losses	Benefits
Life	100%
Sight in both eyes	100%
Both hands or both feet	100%
One hand and one foot	100%
One hand or one foot and sight in one eye	100%
Speech and hearing in both ears	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegiaz	50%
One hand or one foot	50%
Sight in one eye	50%
Speech 50%	50%
Hearing in both ears	50%
Thumb and index finger on same hand	25%

## Seat Belt Benefit

The plan pays an additional benefit equal to the amount of the AD&D benefit for the loss of life, up to a maximum of \$10,000.

## Air Bag Benefit

The plan pays an additional benefit equal to the amount of the AD&D benefit for the loss of life, up to a maximum of \$5,000 (only payable if a seat belt benefit is paid), if an accidental death occurs while you or your covered dependent is riding in an automobile equipped with an air bag system, and you or your covered dependent is wearing a seat belt in the prescribed manner.

## Loss Due to Coma

The plan pays 1% of the coverage amount for each month you or your covered dependent remains in a coma that results from a covered accident. The coma must be total, continuous, permanent, begin within 365 days of the accident, and last for at least 21 days. This benefit is payable for up to 11 months while you or your covered dependent remains in a coma.

## Occupational Assault Benefit

The plan provides an additional benefit if a member suffers a covered loss by an act of physical violence while actively at work. Lesser of \$25,000 or 50% of the AD&D benefit.

## Career Adjustment Benefit

The plan reimburses tuition expenses incurred by the spouse within 36 months from date of member's death. The maximum benefit is \$5,000 per year not to exceed a cumulative total of the lesser of \$10,000 or 25% of AD&D life benefit.

## Higher Education Benefit

The plan reimburses tuition expenses incurred by a child within 12 months of the member's death. The maximum benefit is \$5,000 per year for four years not to exceed a cumulative total of the lesser of \$20,000 or 25% of the AD&D benefit.

## Child Care Benefit

The plan reimburses child care expenses incurred within 36 months from date of member's death. The maximum benefit is \$5,000 per year not to exceed a cumulative total of the lesser of \$10,000 or 25% of AD&D life benefit.



# AD&D Insurance (CONT.)

## DISAPPEARANCE

The plan allows an AD&D benefit to be paid if loss of life is due to a disappearance reasonably resulting from an accident and the disappearance continues for 365 days.

## EXPOSURE

The plan allows an AD&D benefit to be paid if loss is due to accidental exposure to adverse weather conditions.

## COMMON ACCIDENT BENEFIT

The plan pays an additional benefit if both you and your spouse die as a result of the same accident for which AD&D insurance benefits are payable for the loss of both lives. The benefit will be paid in equal shares to each surviving child. In the event a common disaster benefit is payable, the amount is the lesser of \$500,000 or the amount of the AD&D insurance benefit payable for the loss of the employee’s life minus the spouse’s life.

## EXCLUSIONS

You are not covered for a loss caused or contributed to by:

1. War or act of war
2. Suicide or intentional self-inflicted injury, while sane or insane
3. Committing or attempting to commit assault or a felony, or actively participating in a riot or violent disorder
4. Voluntary use of poison, chemical compounds, alcohol, or drugs unless consumed according to the directions of a physician
5. Sickness or pregnancy existing at the time of the accident
6. Medical or surgical treatment or diagnostic procedure for any of the above
7. Heart attack or stroke
8. Boarding, leaving or being in or on any kind of aircraft, unless the employee is a fare-paying passenger on a commercial aircraft

# Life and AD&D Insurance



## LIFE INSURANCE CERTIFICATE OF COVERAGE INSURED BY STANDARD INSURANCE COMPANY

A Certificate of Coverage, which includes the entire plan provisions, exclusions, and limitations, is available on the Risk Management and Insurance Department website ([www.pcsb.org/risk-benefits](http://www.pcsb.org/risk-benefits)) or by contacting the Risk Management and Insurance Department directly.

Policy #755556

Basic Employee Term Life, Basic AD&D, Optional Employee Term Life, Optional Dependent Term Life, and Optional AD&D coverages are underwritten by Standard Insurance Company. This section is intended to be a summary of your benefits and does not include all plan provisions, exclusions and limitations. If there is a discrepancy between this document and the Group Contract/Booklet-Certificate issued by Standard Insurance Company, the terms of the Group Contract will govern. Contract provisions may vary by state.

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