

# BASIC LIFE AND LONG TERM DISABILITY

## BASIC LIFE AND AD&D

District 49 provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance through The Standard. The amount to your beneficiary is equal to one times your annual salary - with a minimum of \$20,000 and maximum of \$300,000. Additionally, if death is a result of an accident, the beneficiary will receive an additional amount equal to one times your annual salary. This coverage is paid for by District 49.

The Standard	
<b>Life Benefit Amount:</b>	1 x annual earnings to a maximum of \$300,000 ; minimum of \$20,000
<b>Accidental Death &amp; Dismemberment Benefit Amount:</b>	For a covered accidental loss of life, your AD&D coverage amount is equal to your Life coverage amount. For other covered losses, a percentage of this benefit will be payable
<b>Age Reductions:</b>	
<b>Age 65:</b>	Reduces by 40%
<b>Age 70:</b>	Reduces by 65%
<b>Age 75:</b>	Reduces by 75%
<b>Age 80:</b>	Reduces by 80%

## LONG TERM DISABILITY

LTD benefits may be paid to you if you meet the plan's definition of disability and a loss of income requirements for the required time period. This benefit is paid for by District 49.

### DEFINITION OF DISABILITY

You are disabled when the Insurance Carrier determines that:

You are limited from performing the material and substantial duties of your regular occupation due to your sickness or injury.

For disabilities related to Mental Health, Alcohol/Drug Use and Musculoskeletal Disorder, the benefits are payable for a maximum of 24 months.

For complete information, please refer to the Long-Term Disability Certificate

The Standard	
<b>LTD Benefit Amount:</b>	60%
<b>LTD Maximum Benefit:</b>	\$8,333
<b>LTD Benefit Waiting Period:</b>	90 Days
<b>LTD Benefit Duration:</b>	Social Security Normal Retirement Age

### DISABILITY BENEFITS END WHEN:

- You recover
- Cease to be under the regular and appropriate care of a physician
- Fail to provide any required proof of disability
- Fail to submit to a required medical examination
- Fail to report income from other sources or any other required earnings information
- Fail to pursue Social Security Disability benefits or Workers' Compensation benefits, or die.