

DEPENDENT TERM LIFE INSURANCE OVERVIEW

Prepared for the employees of Northshore School District

Employee Eligibility	<p>Class 1: All active, Employees of the Employer classified as Certificated, regularly working a minimum of 17 hours per week and who are citizens or permanent resident aliens of the United States.</p> <p>Class 2: All active, Employees of the Employer classified as Classified, regularly working a minimum of 20 hours per week and who are citizens or permanent resident aliens of the United States.</p> <p>Class 3: All active, Employees of the Employer classified as Job Share, regularly working a minimum of 15 hours per week and who are citizens or permanent resident aliens of the United States. Active, full-time Employees of the Employer regularly working a minimum of 20 hours per week.</p>
Eligibility Waiting Period	Coverage for employees hired on or before the 15th of the month begins the first day of the next month (i.e., hired September 13, benefits begin October 1). Coverage for employees hired after the 15th of the month begins the first of the following month (i.e., hired September 18, benefits begin November 1).
Spouse *	Spouse is eligible provided that you are enrolled in basic term life and basic AD&D insurance. Spouse elected amount cannot be greater than 50% of employee elected amount.
Dependent Children	Under age 26 (regardless of student status) are eligible provided that you are enrolled in basic term life and basic AD&D insurance. Dependent child(ren) elected amount cannot be greater than 50% of employee elected amount. Premium includes all eligible children.

Dependent Term Life Insurance Coverage – paid by you

Options	Plan 1	Plan 1A	Plan 2A	Plan 2
Maximum for Spouse	\$10,000	\$15,000	\$20,000	\$25,000
Children – Birth to 6 Months	\$1,000	\$ 1,000	\$1,000	\$1,000
Children – 6 Months to 19 years	\$5,000	\$ 5,000	\$ 10,000	\$ 10,000
Rate Per Month	\$3.95	\$5.84	\$7.73	\$9.62

No one may be covered more than once under this plan.

** For purposes of this summary, wherever the term spouse appears it shall also include domestic partner/partner to a civil union. Your domestic partner is eligible for insurance if he or she meets specific criteria stated in the group policy. Additional information is available from your benefit service representative.*

Guaranteed Coverage for Voluntary Term Life Insurance Coverage

Guaranteed Coverage Amount is the amount of coverage you can elect without answering any medical questions or taking a health exam. Guaranteed Coverage is only available during Initial Enrollment and other times as approved. If you are applying for coverage after 31 days after you become eligible, you must fill out a Medical Evidence of Insurability form.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of coverage are set forth in Group Policy No. **FLX-967144**. Please refer to your Certificate of Insurance or Summary Plan Description for more detailed information. Coverage is underwritten by Life Insurance Company of North America, a Cigna company. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. © Cigna 2015