

Plan Highlights

Group Basic Life and Dependent Life Insurance



Utah School Employee Association - Voluntary Flat Life

ELIGIBILITY

Employees: Each Active, Full-time employee working 16 or more hours per week, except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- your legal spouse not legally separated or divorced from you
- your unmarried financially dependent children* age 14 days to 20 years (to 26 years if full-time student).
*natural and adopted children; stepchildren and foster children in your custody.
Upper age limits do not apply to handicapped children.
- A person may not have coverage as both an Employee and Dependent.
- Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Basic Life

\$5,000

Dependent Life

Spouse \$2,000

Dependent Child(ren)

Birth to 6 months : \$500

Age 6 months to age 20 : \$2,000

(up to age 26 if a full-time student)

GUARANTEE ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$5,000

Spouse: \$2,000

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Basic Life:

Coverage is 100% employee paid.

Dependent Life:

Spouse: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.

RATE

Basic Life- \$3.00 per Employee

Dependent Life- \$1.00 per Employee

FEATURES

- Living Benefit Rider(expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- FMLA/MSLA Continuation
- Waiver of Premium

VALUE ADDED SERVICES

- Bereavement Counseling Service
- Travel Assistance Service

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.