



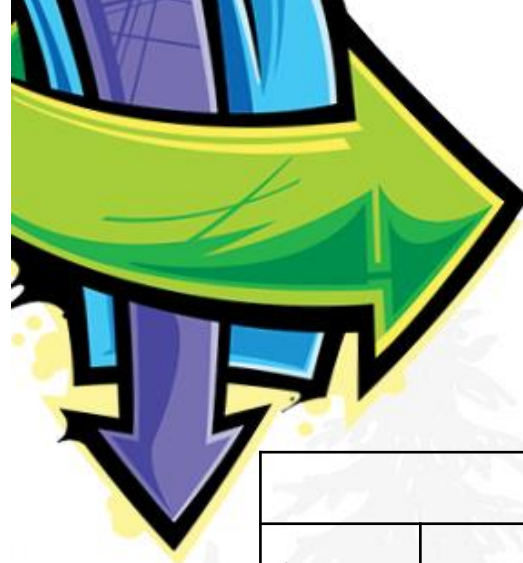
Life Insurance Plans

Basic Term life & Accidental Death & Dismemberment Insurance

- Provided by FUSD
- Is portable upon separation of employment
- Update your beneficiary information using the Online Benefits Center

Voluntary Term Life Insurance

- Employees may increase coverage by \$10,000 during Open Enrollment without proof of insurability (up to the guarantee issue limit of \$150,000)
- Spouse may be insured without employee being insured
 - Elect additional coverage in \$5,000 increment up to a max of \$250,000 (not to exceed 100% of employee's total basic and supplemental coverage amount)
- Children may be insured at \$10,000 up to the age of 26
- Spouse and children require proof of insurability during Open Enrollment



Life Insurance Plans

Life Insurance by Class and Amount		
Class 1	Active Administrators (Classified and Certified)	2x annual salary
Class 2	Active Teachers, Counselors, Nurses and Librarians (Certified)	\$50,000
Class 3	All Other Active Classified Employees	\$20,000
Class 4	Active Career Classified Employees with 4 or more years of service	Annual salary rounded to the next higher \$1,000; minimum of \$20,000
Class 5	Early Retirees who have been retired five years or more and are under age 65	\$15,000
Class 6	Other Early Retirees	\$15,000
Class 7	Retired Administrators who elect to pay the extra life	\$50,000