

2014 WFCA Life and Accidental Death & Dismemberment Benefit Summary
 Insured by: Standard Insurance Company

Plan Features	Life Insurance	AD&D Principal Sum
Core Life Plan: (Automatic Coverage for employees and commissioners covered under the Self-Funded Medical plan)		
All Eligible Active Employees and Commissioners covered under the PPO-100, PPO-300, PPO-Plus, HD, Traditional, or Combo Plan (Excludes: retirees and volunteers)	\$2,000	\$2,000*
Basic Life Plan: Options - Employer Paid (Districts may elect to provide this coverage if they are offering medical and/or dental)		
For employees and commissioners, at District's Election: <i>Only one amount can be chosen for all employees/commissioners</i>	\$5,000 \$10,000 \$25,000 \$50,000 \$75,000 \$100,000	\$ 5,000* \$10,000* \$25,000* \$50,000* \$75,000* \$100,000*
For volunteers, at District's Election: <i>Only one amount can be chosen for all volunteers</i>	\$5,000 \$10,000	\$ 5,000* \$10,000*
Benefit Reduction Schedule	Benefit reduces 50% at Age 70	Benefit reduces 50% at Age 70
Waiver of Premium (Does not apply to commissioners and volunteers)	Available after 180 days of total disability; if under age 60 on date of disability. Ends earlier of age 70 or when no longer disabled. Insurer must approve.	N/A
Accelerated Benefit (Does not apply to commissioners and volunteers)	75% of benefit. Minimum amount is the greater of 10% or \$5,000.	N/A
Seat Belt Benefit	No	Up to the lesser of AD&D benefit or \$10,000
Airbag Benefit	No	Up to the lesser of AD&D benefit or \$5,000
Dependent Spouse and/or Child Coverage	No. Only available under Supplemental Life	No
Supplemental Life - Employee Paid Supplemental Coverage. Employee must be covered under the Core Life or Basic Life benefit		
Employee Coverage Options	From \$10,000 to \$300,000 in \$10,000 Increments	N/A
Dependent Spouse Options	Up to 50% of the employee-approved amount in \$5,000 increments. Employee must be covered.	N/A
Employee & Spouse Guarantee Issue Amount	None. Health evidence of insurability is required.	N/A
Employee & Spouse Benefit Reduction	Benefits reduce 50% at Age 70	N/A
Dependent Child Coverage (Birth to Age 25)	\$2,000. Employee must be covered.	N/A
Dependent Child Guarantee Issue Amount	\$2,000 if apply timely; otherwise, evidence of insurability is required	N/A
Note: This is only a summary of the benefits. Refer to your booklet/certificate for complete details.		

*Partial benefit for dismemberment