

Term Life Insurance

Basic Term Life Insurance

A FREE \$35,000 Term Life Plan

The District School Board of Pasco County pays the premiums for you for a \$35,000 term life plan from Minnesota Life Insurance Company. There is no cost to you.

You also get \$35,000 of Accidental Death and Dismemberment coverage as well. It's automatically included in your life plan.

The \$35,000 benefit is guaranteed. No Medical forms to complete.

Supplemental Term Life Insurance

Minnesota Life

In addition to your Basic Term Life and AD&D plan, you can purchase Supplemental Term Life Insurance for yourself, your spouse and your children.

Check out these valuable features

You may purchase up to 5 times your salary or a maximum of \$300,000. In addition, as a new hire, you may purchase up to \$25,000 for your spouse and \$10,000 for your dependent children even if you do not purchase Supplemental Life Insurance for yourself. Guaranteed issue – no questions asked.

Second, during annual enrollment, if you already have this supplemental life plan, you can increase your coverage by \$10,000 or \$20,000. No questions asked.

This supplemental coverage is portable. That means you can take it with you if you retire or leave Pasco County Schools.

This plan also offers valuable features...

- Accelerated death benefits
- Portability or conversion privilege
- Waiver of premiums
- Retirement continuance
- Travel Insurance

Important: All employees *must* provide beneficiary information to Minnesota Life for their supplemental and/or basic core life benefits provided by the District. Minnesota Life provides a secure website, www.lifebenefits.com, for electing, storing and updating your life insurance beneficiary designations. You may view or update your beneficiary designations at any time on the Life Benefits website using your user ID and password. For additional information, contact Minnesota Life at 1-866-293-6047.

Coverage	Amount
For You	You can purchase coverage up to 5 times your annual salary or \$300,000 (whichever is less). Must buy in blocks of \$10,000.
For Your Spouse	You can purchase coverage up to \$300,000 in \$5,000 blocks or 100% of your coverage (whichever is less). Minimum coverage is \$5,000.
For Your Children	You can purchase coverage for all your dependent children for a single amount per pay. Each child gets \$10,000 life coverage.

A copy of your Minnesota Life Certificate of Insurance is available on the Employee Benefits Department website for review and printing. If you do not have access to a computer, contact the Benefits Coordinator at your work location or the Employee Benefits Department for assistance.