

# San Diego Unified School District

## THE HARTFORD BASIC LIFE AND AD&D: EMPLOYER PAID

January 1, 2018 - December 31, 2020 - **3 Year Renewal**

<b>THE HARTFORD</b>	
<b>Eligibility</b>	
Members in a monthly salaried position of half-time or more, monthly salaried positions who participate in the employers' job-sharing program. Managers, Supervisors, Confidential, Board Members, Teachers, Military Science Instructors, Children's Center Teachers, Office-Technical and Business Service Employees, Operations-Support Service Employees, Para-Educators and School Police Service Employees	
<b>Life Benefit</b>	
Benefit	1X annual earnings
Overall Maximum Benefit	\$250,000
Minimum Benefit Amount	\$10,000
Guaranteed Issue Amount	Basic Life is all guaranteed Issue
<b>Additional Benefits</b>	
Accelerated Benefit	Up to 80% of the person's coverage
Portability (Life Only)	Included - An individual "portability" term policy from The Hartford
Conversion (Life Only)	Included - An individual whole life policy from The Hartford
Waiver of Premium (Totally disabled before age 70) <sup>1</sup>	To age 70
<b>Life and AD&amp;D Age Reduction Schedule</b>	
<b>None</b>	
<b>AD&amp;D Benefit</b>	
Seatbelt Benefit	10% to a maximum of \$10,000
Airbag Benefit	5% to a maximum of \$5,000
Loss of a Hand	50%
Loss of a Foot	50%
Loss of an Eye	50%
Loss of Speech or Hearing	50%
Quadriplegia	100%
Triplegia	75%
Paraplegia	75%
Hemiplegia	50%
Uniplegia	25%
More than one of the above resulting from one accident	The Principal Sum or the sum of the benefits payable for each loss, whichever is less
<b>Rate Guarantee Through</b>	
<b>December 31, 2020</b>	

<sup>1</sup> Waiver provision does not apply to AD&D coverage