

San Diego Unified School District

THE HARTFORD SUPPLEMENTAL LIFE (TENTHLY RATES)

January 1, 2018 - December 31, 2020

Eligibility / Class	All Active Employees & Retirees who retired after January 1, 1995 (Class 1)	Retirees who retire on or before 1/1/95 ¹ (Class 2-5 Retirees)		
Employee Benefits				
Benefit Amount	Increments of \$10,000 not to exceed 5x earnings	\$800 - \$3,200 ¹		
Overall Maximum Benefit	\$400,000			
Guaranteed Issue Amount	\$50,000	N/A		
Spouse or Registered Domestic Partner (RDP) Benefits				
Benefit Amount	Increments of \$5,000	\$125 - \$500 ¹		
Overall Maximum Benefit	Lesser of 50% of Employee amount or \$100,000	\$500		
Guaranteed Issue Amount	\$20,000	N/A		
Child Benefits (Unmarried Dependent Children under age 26)				
Benefit Amount	Increments of \$2,500	N/A		
Maximum Benefit/Child - (All Guaranteed Coverage)	\$10,000	N/A		
Age Reduction Schedule - Reduce to: Based on insured's age:				
Retirees & their Spouses/RDPs, ages 65-69: Spouses/RDPs, ages 70-74: Employees / Retirees & Spouses/RDPs, ages 75-79: Employees / Retirees & Spouses/RDPs, age 80+	65% of pre-age 65 amount 50% of pre-age 65 amount 25% of pre-age 65 amount Lesser of \$10,000 or amount prior to attaining age 80	N/A		
Miscellaneous Life Benefits				
Accelerated Benefit ²	Up to 80% of the person's coverage	N/A		
Group Plan Continuation at Qualified Retirement	Yes	N/A		
Portability (Life Only)	Included - A separate Portability term policy	N/A		
Conversion (Life Only)	Included - A separate whole life policy			
Waiver of Premium (Totally disabled before age 60) ³	To age 70	Included - To an individual policy No waiver of premium for Retirees		
Rates (Active Employees, Class 1 Retirees, & Spouses/RDPs)				
	Tenths Rates per \$10,000 to Maximum	Tenths Rates per \$5,000 to Maximum		
Age	Employee (Non-Smoker)	Employee (Smoker)	Spouse/RDP (Non-Smoker)	Spouse/RDP (Smoker)
Less than 40	\$0.56	\$1.08	\$0.30	\$0.54
40 - 49	\$1.12	\$1.85	\$0.60	\$1.03
50- 59	\$2.76	\$5.16	\$1.38	\$2.68
60 - 64	\$5.62	\$8.83	\$3.12	\$4.91
65 - 69	\$9.96	\$15.24	\$5.53	\$8.16
70 - 74	\$18.47	\$25.21	\$10.26	\$14.01
75 - 79	\$24.72	\$42.00	\$12.36	\$23.33
80+	\$24.72	\$58.30	\$12.36	\$32.39
Tenths Rates (Retiree: Class 2-5)				
Retirees who retired on or before 1/1/95	\$5.92			
Dependent Children's Rates per Family			Rate per Dependent Unit	
\$2,500 Benefit	\$0.53			
\$5,000 Benefit	\$1.06			
\$7,500 Benefit	\$1.59			
\$10,000 Benefit	\$2.12			
Minimum Participation for Employee only			25% of Eligible Employees	
Minimum Participation for Dependents			18% of Eligible Dependents of Participating Employees	
Rate Guarantee Through			December 31, 2020	

¹ Benefit amounts by insured's age (Retiree / Spouse or RDP)

Class 2: Retirees under age 65 (\$3,200 / \$500)

Class 3: Retirees between age 65-69 (\$2,400 / \$375)

Class 4: Retirees between age 70-74 (\$1,600 / \$250)

Class 5: Retirees age 75 and older (\$800 / \$125)

² Must be less than age 65 and insured for at least \$10,000.

³ Applies only to active employees' supplemental life; dependents' premiums also would be waived.