

## Your Life Insurance and Accidental Death & Dismemberment Plan

### Prudential

#### Basic Life Insurance (District Paid)

Prudential offers the Group Life/Accidental Death and Dismemberment (AD&D) insurance. These benefits are mandatory for all employees who meet contract guidelines.

	Benefit Amount		Rate
Minimum Eligibility: 17.5 hours per week	Basic Life \$10,000		AD&D \$10,000
			\$0.24 per \$1,000 of Covered Payroll

## Your Disability Plan

### Standard

Disability benefits offer income in situations where you are unable to work due to accident or illness. Your Long Term Disability benefits are offered by Standard and are mandatory for all those who meet the contract guidelines. A brief description of the benefits follows.

#### Mandatory Long Term Disability Insurance

	Certificated	Classified
Minimum Eligibility:	17.5 hours per week	20 hours per week
Minimum Benefit:	\$100 per month	\$100 per month
Maximum Benefit:	\$6,000 per month	\$6,667 per month
Covered Earnings:	60% of the first \$10,000 of Predisability Earnings, reduced by Deductible Income	60% of the first \$11,112 of Predisability Earnings, reduced by Deductible Income
Waiting Period:	60 Days	90 Days
Benefit Period:	To Age 65	To Age 65
Monthly Cost:	\$22.04	\$26.96