

## Group Term Life Insurance

Group Term Life insurance provides a base level of protection that can be supplemented by personal savings, individual life insurance and Social Security benefits.

Plus, employer-paid coverage fills an immediate need for protection at no cost to you.

### Basic Term Life Insurance

As an eligible employee, your life insurance plan covers you on and off the job. Fairfax County Public Schools (FCPS) provides basic coverage equal to one times your annual pay for all employees who work at least 50 percent of a normal workday.

To determine your level of life insurance coverage, your annual pay will be rounded up to the next highest thousand.

**For example:** An eligible employee's annual pay is \$30,200. The insurance coverage will be \$31,000.

The minimum amount of basic coverage available is \$5,000. The maximum is \$200,000.

### Cost of Insurance

Use the following table to estimate your monthly premium for optional insurance. Premiums will be conveniently deducted from your paycheck. Remember you can choose optional insurance amounts equal to one or two times your annual salary.

Optional Life Insurance Premium Calculation			
Employee age	Rate	Employee age	Rate
Under 30	\$.06	55-59	.53
30-34	.10	60-64	.69
35-39	.11	65-69	1.13
40-44	.12	*70-74	1.59
45-49	.19	*75-79	2.47
50-54	\$.29		

\* AD&D terminates at the earlier of age 70 or retirement.

1. Round your annual base pay/salary to the next higher 1,000 if not already a multiple of 1,000.
2. Choose the salary multiple of one times or two times your rounded annual salary.
3. Divide your salary by 1,000. (Example, if two times salary equals \$70,000 then  $\$70,000/1,000 = 70$ .)
4. Multiply your answer by the rate in your age bracket listed above.
5. This is your estimated monthly premium. If you select spouse and dependent coverage, the cost will be:
  - \$3.25 per month = \$5,000 Spouse and \$2,000 dependent, or
  - \$6.50 per month = \$10,000 Spouse and \$5,000 dependent

## MINNESOTA LIFE

Minnesota Life Insurance Company  
A Securian Financial Group Affiliate

Group Insurance  
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# Group Life Plan



Insurance for members of the  
Fairfax County Employees  
Retirement System, employees of  
Fairfax County Public Schools

## Accidental Death and Dismemberment (AD&D)

FCPS also provides AD&D coverage equal to your basic life insurance coverage. This provides an additional benefit if a death or dismemberment occurs as a result of an accident.

If you have an accident either at or away from work and within 180 days suffer any of the losses shown below, benefits will be paid as follows:

Loss	Benefit paid equal to
Life	2 times the life insurance amount
Both hands, both feet, sight of both eyes or any combination	1 times the life insurance amount
One hand, one foot, or sight of one eye	One-half of the life insurance amount

All Accidental Death & Dismemberment coverage will terminate upon retirement or age 70 (whichever is first).

## Additional Life Insurance Coverage (Optional)

### For Employees

Every individual has different needs. You can obtain additional insurance protection equal to **one or two times your annual pay**. Any optional coverage is in addition to the basic coverage outlined before. Accidental Death & Dismemberment coverage is included with this coverage and will be equal to the amount of optional coverage you select.

All optional coverage up to \$200,000 is guaranteed if you apply within the first 31 days of employment. For optional coverage that exceeds \$200,000 OR if you apply after the first 31 days of hire, Evidence of Insurability will be required. Basic and

optional coverage cannot exceed \$500,000 combined. Use the table on the back to calculate your monthly premium for optional coverage.

## Spouse and Dependent Life Insurance Coverage

Insurance protection is available for your spouse and children age 10 days to 21 years, or 25 if a full time student at an accredited post secondary school. You have two levels of coverage to choose from:

Type of coverage	Option one	Option two
Spouse coverage	\$5,000	\$10,000
Child coverage	\$2,000	\$5,000

You are not required to purchase optional life insurance on yourself to obtain spouse and dependent coverage. Spouse coverage cannot exceed your amount of basic insurance coverage. Child coverage is effective from age 10 days to 21 years, or 25 if a full-time student at an accredited post secondary school. Coverage will continue regardless of age if the child is incapable of self-sustaining employment by reason of mental retardation or physical handicap and chiefly dependent upon the employee for support and maintenance.

If your spouse is eligible for his or her own benefits with FCPS, you may still elect spousal coverage. However, only one parent can have dependent child coverage.

## Getting Started — Enrolling

During the first 31 days of your employment, you may sign up for the optional coverage by simply completing the enrollment card available from the Office of Benefit Services. If you do not elect any optional coverage, you must still complete the enrollment card and indicate your beneficiary selections.

Remember, if you enroll after 31 days from your date of hire, increase any current coverage OR apply for coverage above the guaranteed amounts, you must complete the Evidence of Insurability form. The forms are available from the Office of Benefit Services.

*Plan provisions (More detailed information will appear in your certificate)*

## Life Insurance Benefits at Retirement

For the basic insurance coverage provided by Fairfax County Public Schools, the insurance amount will reduce to 65% of the amount at the earlier of retirement or when you turn age 65. It will then reduce to 30% of the **original** amount once you reach age 70. The reductions will occur on the first of the month following or coinciding with retirement or when you reach the specified ages while actively employed.

Any optional coverage at retirement will follow the same reduction schedule as the basic coverage and the premium amounts will be adjusted accordingly. The Accidental Death & Dismemberment benefit will terminate upon retirement.

### Beneficiary Designation

The face amount of your policy is payable to the person(s) you name as beneficiary(ies).

You can change your beneficiary at any time — just file a written notice of the change with FCPS.

### Conversion Privilege

If you terminate your employment or retire, your group life insurance and dependent life insurance will automatically continue for 31 days. During the 31 days, you may choose to convert your insurance coverages to an individual life insurance policy without evidence of insurability.