

Educator Group Term Life Insurance

Life insurance is an important part of your employee benefits package. Chubb Term Life and Accidental Death and Dismemberment (AD&D) insurance provides the protection your family needs if something were to happen to you. Your family can receive cash benefits paid directly to them that they can use to help cover expenses like mortgage payments, credit card debt, childcare, college tuition, and other household expenses.



Benefit Summary

Employer Term Life and AD&D Insurance is provided by your employer. Employees must be actively at work for at least 20 hours per week. There is no premium paid by you for this life insurance.

Life Insurance/AD&D

For You	Reduction Schedule
\$10,000	65% at age 65 50% at age 70

Additional Plan Benefits

Accelerated Death Benefit for Terminal Illness	75% of Death Benefit
AD&D Covered Losses and Benefits	<p>The AD&D plan provides additional protection for you and your dependents in the event of an accidental bodily injury resulting in death or dismemberment. In addition to standard dismemberment coverage, the following benefit provisions are included:</p> <ul style="list-style-type: none">• Air Bag Benefit – The lesser of 5% of AD&D benefit or \$5,000• Child Care Expense Benefit – 5% of employee’s AD&D benefit up to \$12,000 per year for 4 years• Child Education Expense Benefit – 6% of employee’s AD&D benefit up to \$6,000 for 6 years; maximum benefit of \$24,000• Common Carrier Benefit – Included• Elder Care Expense Benefit – The lesser of 1% of AD&D benefit or \$500• Exposure and Disappearance Benefit – Included• Repatriation Expense Benefit – The lesser of \$1,000 or the actual expense incurred• Seatbelt Benefit – The lesser of 10% of AD&D benefit or \$25,000• Spouse Education Benefit – The lesser of 1% of AD&D benefit, \$1,000, or the actual tuition expenses incurred• Workplace Felonious Assault Benefit – 5% of AD&D benefit up to \$10,000

Definitions and Provisions

Portability	You can elect portable coverage, at group rates, if you terminate employment, reduce hours or retire from the employer.
Conversion	When your group coverage ends, you may convert your coverage to an individual life policy without providing evidence of insurability.

AD&D Exclusions*

The Policy does not cover: 1) an infection not occurring as a direct result or consequence of Accidental Bodily Injury; 2) loss caused or contributed to by attempted suicide, while sane or insane; 3) loss caused or contributed to by intentionally self-inflicted harm, while sane or insane; 4) loss caused or contributed to by war or act of war; 5) loss caused or contributed to by active participation in a riot, insurrection; or terrorist activity; 6) loss caused or contributed to by committing or attempting to commit a felony; 7) loss caused or materially contributed to by voluntary intake or use by any means of any drug, unless: a. prescribed or administered by a Physician and taken in accordance with the Physician's instructions; or b. an over-the-counter drug, taken in accordance with the instructions; 8) loss caused or contributed to being intoxicated as defined by the jurisdiction where the Accident occurred; and 9) loss caused or materially contributed to by participation in an illegal occupation or activity.



Questions?
Contact the FBS Benefits CareLine via
the QR code or (833) 453-1680.

*Please refer to your Certificate of Insurance at <https://www.mybenefitshub.com/taylorisd> for a complete listing of available benefits, limitations and exclusions. Underwritten by ACE Property & Casualty Company, a Chubb company.