

Flour Bluff ISD
LIFE & DISABILITY INSURANCE





LIFE INSURANCE

WHAT IS IT?

- A lump sum benefit paid to your beneficiaries to help pay for things like:
 - Burial and final expenses
 - Debts (e.g. student and car loans and the mortgage)
 - Future expenses including:
 - Tuition
 - Rent
 - Childcare
 - Retirement savings
 - Elderly parent care

It can't fill your shoes, but it can be a comforting source of income and support for your loved ones if you can't be there.



LIFE INSURANCE

WHY DO I NEED IT?

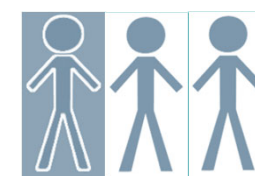
Even the most basic things in life are not guaranteed, such as:

- The income you depend on
- A roof over your head
- Plans for the future

If you die unexpectedly, will those advantages end for your loved ones?

Other Advantages:

- Affordable group rates
- Premiums are automatically deducted from your paycheck
- Portability
- Conversion
- Waiver of premium
- Living benefit option



1 in 3

**Americans believe
they need more life
insurance**

"Facts About Life 2017- Life Insurance Awareness Month". LIMRA. N.D. Web. 18/6/2018.
<[https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017\(1\).pdf](https://www.limra.com/uploadedFiles/limra.com/LIMRA_Root/Posts/PR/LIAM/PDF/Facts-of-Life_2017(1).pdf)>



LIFE INSURANCE

ALL THE DETAILS

- How much Life insurance is provided by my employer?
 - Employee: \$20,000
 - AD&D is included
- How much Supplemental coverage am I able to purchase?
 - Employee: increments of 10,000 subject to the lesser of 500,000 or 5 times your annual earnings
 - Spouse: the lesser of 50% your supplemental coverage or 250,000
 - Dependent children: 10,000
 - AD&D included for employee/spouse
- Guaranteed issue
 - Employee \$150,000
 - Spouse \$50,000
- Who's eligible?
 - Employees working full time at least 20 hours per week on a regular basis
- When can I elect my coverage?
 - During annual enrollment or within 31 days of change in family status
- When does my coverage begin?
 - The first day of the month following the date You were hired

LONG-TERM DISABILITY INSURANCE



LONG-TERM DISABILITY INSURANCE

WHAT IS IT?

Long-term Disability insurance is designed to help protect your income if you're hurt or sick and can't work for an extended period of time. It's:

- A flat monthly benefit each month.
- A source of professional help for disability-related challenges:
 - Legal specialists
 - Financial and therapeutic counselors
- Affordable group rates with convenient payroll deduction.

Consider this fact:

- Workers' Compensation kicks in only in the event of a work-related accident or injury.



**Health Insurance
only covers medical
bills. It won't pay for
groceries or monthly
living expenses**

LONG-TERM DISABILITY INSURANCE

WHY DO I NEED IT?

Anyone can become disabled. Some reasons for long-term absences might include:

- Back pain
 - Heart disease
 - Mental illnesses and more
- Whatever the cause, a disability can mean months out of work, without a paycheck.
 - You could risk getting behind on bills like:
 - The rent/mortgage
 - Car payments
 - Tuition
 - Utilities



**50% of people
would have
been unable to
provide for the
family without
their disability**



LONG-TERM DISABILITY INSURANCE

ALL THE DETAILS

- Coverage Details
 - Monthly flat amount elected by the employee from \$200 to \$7,500 in \$100 increments, not to exceed 66 2/3% of monthly earnings
- When can I elect my coverage?
 - During Annual Enrollment or Within 31 Days of Change in Family Status
- When does my coverage begin?
 - The first day of the month following the date You were hired
- Guaranteed issue
 - No medical is required for LTD
- Employee Contributions
 - Premiums are paid for by the employee

This policy is guaranteed issue, but does contain a Pre-Existing Condition Limitation. Please refer to your plan documentation for more information on exclusions and limitations, such as Pre-Existing Conditions.



LONG-TERM DISABILITY INSURANCE

WHAT HAPPENS AFTER A CLAIM?

- How long before I receive benefits?
 - Employee to elect from the following accident/sickness options. Based on employee elections benefits can start on the following days for accident/sickness:
7/7, 14/14, 30/30, 60/60, 90/90, 180/180
- What about pre-existing conditions?
 - Must be treatment-free for 6 consecutive months before the date your plan begins.
 - After your plan has been in effect for 12 months, no limitations on pre-existing conditions.



ADDITIONAL SERVICES*

Take advantage of additional benefits that come with your insurance plan.

- They provide valuable services to you and your family when you need them most.
 - Funeral Planning and Concierge Services by Everest¹
 - Beneficiary Assist[®] Counseling Services.²
 - EstateGuidance[®] Will Services.³
 - Travel Assistance and ID Theft and Protection Services.⁴
 - Ability Assist[®] Counseling Services.⁵
 - HealthChampionSM Health Care Support Services.⁶

*These services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.



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