



Florida Combined Life

An Independent Licensee of the Blue Cross and Blue Shield Association

This is a brief explanation of Group Term Life and Accidental Death & Dismemberment (GTL/AD&D) and Supplemental Term Life (SuppLife); benefit plans Martin County School District provides/offers (GTL/AD&D) and offers (SuppLife) to you.

All Active Full-Time and Part-Time Administrative and Elected Official Employees of Martin County School District

Group Term Life Insurance

Employee Life Insurance

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| Benefit | <ul style="list-style-type: none"> • 2x Salary to a maximum of \$75,000 • Accelerated living benefits. An employee who is diagnosed with a terminal illness may qualify to use a portion of his/her life insurance proceeds while living • Convertible to individual whole life upon termination of employment or other qualifying events • Waiver of premium is available to qualified employees who have been totally disabled for six months while insured • Benefit Reduction: Reduces to 65% at age 65 and to 50% at age 70 |
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| Waiting Period | <ul style="list-style-type: none"> • 1st of the month following 30 days of active employment |
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Accidental Death & Dismemberment Insurance

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| Benefit | <ul style="list-style-type: none"> • 2x Salary to a maximum of \$75,000 • 24-hour coverage • Paid for injury which results in accidental death, dismemberment, or loss of sight • Benefit Reduction: Reduces to 65% at age 65 and to 50% at age 70 |
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| Waiting Period | <ul style="list-style-type: none"> • 1st of the month following 30 days of active employment |
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Dependent Life: (If selected by employee) Spouse Amount \$10, 000
 Child(ren) \$1,000 – 14 days to 6 months
 \$5,000 – age 6 months to 30 years



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*Supplemental Term Life (If selected by employee)

- Benefit
- \$10,000 increments to a maximum \$100,000
 - Accelerated living benefits. An employee who is diagnosed with a terminal illness may qualify to use a portion of his/her life insurance proceeds while living
 - Convertible to individual whole life upon termination of employment or other qualifying events
 - Waiver of premium is available to qualified employees who have been totally disabled for six months while insured
 - Benefit Reduction: No reduction
- Waiting Period
- 1st of the month following 30 days of active employment

***THIS BENEFIT IS ONLY AVAILABLE WITH GROUP TERM LIFE**

SuppLife: UNLESS YOU ARE A NEW HIRE WITHIN YOUR WAITING PERIOD, EVIDENCE OF INSURABILITY IS REQUIRED TO OBTAIN COVERAGE

Important Note:

This benefit summary provides a very brief description of Florida Combined Life's insurance products. This is not an insurance policy, only the actual provisions of an issued policy control. Florida Combined Life's policies set forth the rights and obligations of covered persons and Florida Combined Life.

Please read your insurance documents carefully. Should you have any questions, contact your group administrator.

Martin County School District