

# 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 15 hours per week. There is no premium paid by you for this life insurance.

### Life Insurance/AD&D

For You	Guaranteed Issue	Reduction Schedule
\$20,000	All coverage amounts	50% at age 70

## Additional Plan Benefits

### Accelerated Death Benefit for Terminal Illness

50% of Death Benefit

### AD&D Covered Losses and Benefits

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:

- **Child Education Expense Benefit** - 6% of the AD&D benefit up to a maximum of \$6,000 per year to a maximum of \$24,000
- **Exposure and Disappearance Benefit**
- **Repatriation Expense Benefit** - up to \$5,000
- **Seatbelt Benefit** - 10% of AD&D benefit up to \$25,000
- **Air Bag Benefit** - 5% of AD&D benefit up to \$5,000

# Definitions and Provisions

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

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## AD&D Exclusions\*

No benefits will be paid for any loss caused or contributed to by: 1) attempted suicide; 2) intentionally self-inflicted harm; 3) travel if Insured is other than passenger; 4) war; 5) active participation in a riot, insurrection, or terrorist activity; 6) committing or attempting to commit a felony; 7) voluntary intake or use by any means of any drug, unless taken in accordance with instructions; 8) any poison, gas or fumes, unless a direct result of an occupational accident; 9) being intoxicated; 10) bungee jumping; 11) participation in an illegal occupation/activity; 12) rock or mountain climbing; and 13) aeronautics.



### Questions?

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

\*Please refer to your Certificate of Insurance at [www.etxebc.com](http://www.etxebc.com) for a complete listing of available benefits, limitations and exclusions. Underwritten by ACE Property & Casualty Company, a Chubb company.