



SWEETWATER COUNTY SCHOOL DISTRICT #1



**Wyoming School
Boards Association**



Class Definition

All active, Full-time Employees of a Wyoming School Boards Association member district that qualifies for benefits under that district's policy.

Eligibility Waiting Period

The Eligibility Waiting Period is the period of time the Employee must be in Active Service to be eligible for coverage. It will be extended by the number of days the Employee is not in Active Service.

For Employees hired on or before the Policy Effective Date: No Waiting Period.

For Employees hired after the Policy Effective Date: No Waiting Period.

LIFE INSURANCE BENEFITS

Employee Benefits

Basic Benefit	2 times Annual Compensation rounded to the nearest \$1,000; if not already a multiple thereof
Maximum Benefit:	\$150,000
Voluntary Benefit	Units of \$10,000
Guaranteed Issue Amount:	the greater of a) or b) below: a) \$50,000; or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	the lesser of 5 times Annual Compensation or \$500,000
Benefit Level:	\$10,000
Age Based Reductions	Life Insurance Benefit for an Employee age 65 and over will reduce to: 65% of the Life Insurance Benefit at age 65 50% of the Life Insurance Benefit at age 70 35% of the Life Insurance Benefit at age 75
Continuation Options	
For Leave of Absence	
Maximum Benefit Period:	6 months
For Family Medical Leave	
Maximum Benefit Period:	12 weeks
For Disability for Employees over Age 60	
Maximum Benefit Period:	12 months
Applicable Coverages:	Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any
Extended Death Benefit with Waiver of Premium	
Extended Death Benefit	
Applicable Coverages	Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any

Waiver of Premium	
Waiver Waiting Period	9 months from the date the Employee's Active Service ends
Maximum Benefit Period	To Age 65
Applicable Coverages	Life Insurance Benefits for the Employee, his or her Spouse and Dependent Children, if any
Terminal Illness Benefit	50% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill, subject to a Maximum Benefit of \$250,000. TL-004736-1

Life Status Changes

Within 31 days after a Life Status Change, an Employee currently insured under the Voluntary Life Insurance portion of this Policy may increase his or her Voluntary Life Insurance Benefit by one Benefit Level, as long as the total Benefit Amount does not exceed the Guaranteed Issue Amount, without satisfying the Insurability Requirement. Benefit Levels and Guaranteed Issue Amounts are shown above. Such increases will be effective on the date the Insurance Company receives the completed request for a Benefit increase.

An Employee who is eligible for the Voluntary Life Insurance portion of this Policy but who has not previously enrolled may become insured under the Policy, by satisfying the Insurability Requirement. An Employee's insurance will be effective on the date the Insurance Company agrees in writing to insure the Employee.

An insured Employee may increase coverage for a Benefit in excess of amounts described above only if he or she satisfies the Insurability Requirement. Any excess amounts will be effective on the date the Insurance Company agrees in writing to insure the Employee.

An Employee may reduce Insurance Benefits at any time. The reduced amount will be effective on the date the Insurance Company receives the completed change form.

Spouse Benefits

Basic Benefit	\$5,000
Guaranteed Issue Amount:	\$5,000
Maximum Benefit:	\$5,000
Voluntary Benefit	Units of \$5,000
Guaranteed Issue Amount:	the greater of a) or b) below: a) \$20,000, or b) an amount equal to the Life Insurance Benefit in effect on the termination date of the Prior Plan
Maximum Benefit:	\$250,000, not to exceed 100% of the Employee's elected coverage (combined basic and voluntary)
Terminal Illness Benefit	50% of Life Insurance Benefits in force on the date the Insured is determined by the Insurance Company to be Terminally Ill.

Dependent Child Benefits

Basic Benefit	\$2,000
Voluntary Benefit	Units of \$5,000
Maximum Benefit:	\$10,000

All Dependent Child benefits are Guaranteed Issue.