



This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this document and the master policy, master policy provisions will prevail.

**Corvallis School District  
Benefits as of October 1, 2018  
Admin/Non-Rep Employees**

<b>Life and Accidental Death &amp; Dismemberment (AD&amp;D)</b>																			
Basic Life Insurance	\$50,000																		
Basic AD&D Insurance	\$50,000																		
Age Reduction	<p>If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce according to the following scale.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Benefits reduce to:</u></td> <td style="text-align: center;"><u>At age:</u></td> </tr> <tr> <td style="text-align: center;">65%</td> <td style="text-align: center;">70</td> </tr> <tr> <td style="text-align: center;">45%</td> <td style="text-align: center;">75</td> </tr> <tr> <td style="text-align: center;">30%</td> <td style="text-align: center;">80</td> </tr> <tr> <td style="text-align: center;">20%</td> <td style="text-align: center;">85</td> </tr> <tr> <td style="text-align: center;">15%</td> <td style="text-align: center;">90</td> </tr> <tr> <td style="text-align: center;">10%</td> <td style="text-align: center;">95</td> </tr> </table>	<u>Benefits reduce to:</u>	<u>At age:</u>	65%	70	45%	75	30%	80	20%	85	15%	90	10%	95				
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AD&D Schedule	<p>If due to an accident you lose a limb, sight of an eye or become paralyzed, the following benefits are available.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>100% of the Basic AD&amp;D:</u></td> <td style="text-align: center;"><u>50% of the Basic AD&amp;D</u></td> </tr> <tr> <td>Life</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td>Paraplegia</td> </tr> <tr> <td>One hand and one foot</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td></td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> </tr> </table>	<u>100% of the Basic AD&amp;D:</u>	<u>50% of the Basic AD&amp;D</u>	Life	One hand	Both hands	One foot	Both feet	Sight of one eye	Sight of both eyes	Paraplegia	One hand and one foot	Hemiplegia	One hand and sight of one eye		One foot and sight of one eye		Quadriplegia	
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Seat Belt Benefit	If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect 10% of the full amount of your AD&D benefit to a maximum of \$25,000 <b>in addition</b> to the Basic Life and Basic AD&D benefits described above.																		
Accelerated Benefit	You may collect part of your basic life insurance prior to death if you are diagnosed as terminally ill and have a life expectancy of less than 6 months. You may apply for up to 50% of the basic life insurance in force. The remaining % of benefit you do not elect is payable to your beneficiary upon your death.																		
Total Disability	If you become totally disabled (as defined by the policy) prior to age 60 and are disabled for at least 6 consecutive months, your basic life insurance may be continued without further premium payment by either your employer or you.																		
Basic Life Insurance Exclusions	None																		
AD&D Insurance Exclusions	Suicide or attempted suicide, riot, war or act of war, military service, felony, voluntary use of a controlled substance, bacterial infections not the result of an injury.																		
Conversion and Portability	You may convert your Basic Life insurance to an individual policy if your coverage is terminated due to termination of employment or other loss of eligibility. You have 31 days from the earliest of, the date your employment terminates or other loss of eligibility to apply for the Conversion policy.																		



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<b>Dependent Life and AD&amp;D</b>																			
Dependent Life Benefits	\$2,000 Spouse or Domestic Partner, \$2,000 per Child																		
AD&D Benefits	\$2,000 Spouse or Domestic Partner, \$2,000 per Child																		
Eligible Dependents	Legal spouse, Domestic Partner and children to age 26. Eligible children are natural children, foster children, step children or legally adopted children who depend upon the employee for support and either live with the employee or are a full-time student.																		
AD&D Schedule	<p>If due to an accident your eligible dependent loses a limb, sight of an eye or becomes paralyzed, the following benefits are available.</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%;"><u>100% of the Dependent AD&amp;D:</u></td> <td style="width: 50%;"><u>50% of the Dependent AD&amp;D</u></td> </tr> <tr> <td>Life</td> <td>One hand</td> </tr> <tr> <td>Both hands</td> <td>One foot</td> </tr> <tr> <td>Both feet</td> <td>Sight of one eye</td> </tr> <tr> <td>Sight of both eyes</td> <td>Paraplegia</td> </tr> <tr> <td>One hand and one foot</td> <td>Hemiplegia</td> </tr> <tr> <td>One hand and sight of one eye</td> <td></td> </tr> <tr> <td>One foot and sight of one eye</td> <td></td> </tr> <tr> <td>Quadriplegia</td> <td></td> </tr> </table>	<u>100% of the Dependent AD&amp;D:</u>	<u>50% of the Dependent AD&amp;D</u>	Life	One hand	Both hands	One foot	Both feet	Sight of one eye	Sight of both eyes	Paraplegia	One hand and one foot	Hemiplegia	One hand and sight of one eye		One foot and sight of one eye		Quadriplegia	
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Seat Belt Benefit	If your eligible dependent dies in an automobile accident and was wearing a seat belt, an additional \$2,000 benefit is payable addition to the Dependent Life and Dependent AD&D benefits described above.																		
Exclusions	None																		
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<b>Long Term Disability Benefits</b>	
Benefits Begin:	Benefits begin after 90 days of disability.
Benefit Replacement Percentage	66 2/3% of your basic monthly earnings (Does not include bonuses or overtime)
Maximum Monthly Benefit	\$4,000
Maximum Benefit Period	If you become disabled and are less than age 60, benefits are generally payable to age 65. If you become disabled after your 60th birthday, benefits are payable according to a schedule. Please see your certificate for complete details.
Minimum Monthly Benefit	\$50
Definition of Total Disability	You are considered totally disabled if you are unable to do the material duties of your own occupation during the first 24 months of disability, thereafter you must be disabled from any occupation that you are fitted for by reason of training, experience or education.
Partial Disability Qualification	If because of a disability you are earning less than 80% of what you were earning before you became disabled, you may qualify for a partial disability benefit.
Pre-existing Condition Limitation	A pre-existing condition is one that exists 3 months prior to your effective date of LTD coverage. LTD benefits are not payable for any disability caused by a pre-existing condition, if the disability begins during the first 12 months of your coverage. However, if during the first 12 months of coverage you can be treatment free for the pre-existing condition for 6 consecutive months, you will have coverage for such condition upon completion of the 6 month treatment free period.
Exclusions & Limitations	No benefits are payable for self inflicted injuries, war or any act of war, active participation in a riot, and committing or attempting to commit a felony. There is a 24 month mental/nervous benefit limitation.
W-2 Preparation	All benefits are taxable. We prepare the W-2 at the end of the year and send it directly to you.



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## Travel Assistance

**Don't forget this travel essential!**

Pack your worldwide emergency travel assistance phone number and leave travel worries at home



Download and activate the Assist America mobile app today from the Apple App Store or Google Play.  
Activation code: 01-AA-UN-762490

EN-1938 (3-16)

Whenever you travel 100 miles or more from home – to another country or just another city – be sure to pack your travel assistance phone number! Simply tear off and carry the wallet card or enter the number into your cell phone so it's always close at hand. Day or night, you and your family can get support for medical, legal and other important services.

### Here are some of the benefits of emergency travel assistance:

- Help replacing lost prescriptions and passports
- Referrals to Western-trained, English-speaking medical providers
- Hospital admission assistance
- Emergency medical evaluation
- Transportation for a friend or family member to join hospitalized patient
- Care and transport of unattended minor children
- Legal and interpreter referrals

**Within the U.S.:** 1-800-872-1414

**Outside the U.S.:** +1 609-986-1234

**Email:** [medservices@assistamerica.com](mailto:medservices@assistamerica.com)

Reference Number: 01-AA-UN-762490

## Employee Assistance Program

### Help, when you need it most

- Stress
- Depression
- Addiction
- Child Care
- Elder Care
- Legal questions
- Grief and loss
- Family relationships and parenting
- Reducing your medical/dental bills

### Help is easy to access

- **Online/phone support:** Unlimited, confidential, 24/7
- **In-person:** 3 visits with a Licensed Professional Counselor are available at no additional cost to you. Your counselor may refer you to resources in your community for ongoing support.

### Who is covered?

The program is available to you, your spouse, dependent children, parents and parents-in-law. It's provided to you at no additional cost as part of your insurance plan.

### For more information:

visit [www.unum.com/lifebalance](http://www.unum.com/lifebalance)  
or call 1-800-854-1446 (multi-lingual)

Confidential solutions are at your fingertips with the Employee Assistance Program



**Employee Assistance Program**  
— **Work/Life Balance**

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