

Benefits
Eligibility
Class 1
Class 2
Benefits
Class 1
Class 2
Accelerated Death Benefit
Waiver of Premium
Benefit Reduction Formula
AD&D Benefits
Loss of Life
Loss of one hand, one foot or sight in one eye
Loss of both hands, both feet or sight in both eyes
Seat Belt Benefit
Air Bag Benefit
Career Adjustment Benefit
Higher Education Benefit
Child Care Benefit
Public Transportation

The Standard	
Superintendent, Certificated Management, Classified Management, Psychologists, Supervisory, Confidential and Board Members	
All Other Members	
\$50,000	
\$20,000	
Maximum: 75% of your life insurance; Minimum: 10% of your life insurance	
Included if: You become Totally Disabled prior to age 60, complete your Waiting Period and provide satisfactory Proof of Loss.	
Age	% Reduction
65 through 69	70%
70 through 74	45%
75 through 79	30%
80 or over	20%
100% of Basic Life Benefit	
50% of Basic Life Benefit	
100% of Basic Life Benefit	
Lesser of \$50,000 or the amount of the AD&D benefit	
Lesser of \$5,000 or the amount of the AD&D benefit	
Lesser of \$10,000 or 25% of the AD&D benefit	
Lesser of \$20,000 or 25% of the AD&D benefit	
Lesser of \$10,000 or 25% of the AD&D benefit	
Lesser of \$200,000 or the amount of the AD&D benefit	