

# Ruidoso Municipal Schools



- Hospital Indemnity
- Critical Illness
- Cancer
- Accident
- Disability
- Term Life
- Employee Assistance Program
- Permanent Life
- Legal / ID
- 403(b) Retirement Plans



## 2025 - 2026 Employee Benefit Guide

Plan Year: November 1, 2025 - October 31, 2026

# IMPORTANT INFORMATION

Ruidoso Municipal Schools is pleased to offer our employees a wide variety of benefits to suit your needs. The information found within this book is designed to assist you in making important decisions regarding your benefits and provide you with important contact information.

**BIS** has been chosen by Ruidoso Municipal Schools to implement our Cafeteria Plan as established by Section 125 of the Internal Revenue Code. Participation in the plan is voluntary.

## Annual Enrollment

The **ANNUAL ENROLLMENT** for Ruidoso Municipal Schools will take place during the month of October for a November 1st effective date. **ALL FULL TIME EMPLOYEES MUST COMPLETE YOUR ENROLLMENT TO EITHER PARTICIPATE OR DECLINE THE PLAN DURING THE ANNUAL ENROLLMENT.** Specific enrollment dates will be sent through your campus.

## Benefit Effective Date

Benefits will become effective **November 1st**.

## New Employees

New Employees will have 31 days, from their date of hire to enroll in benefits. This applies to the Cafeteria Plan, Health Insurance and Supplemental Benefits. Benefits will then become effective the first of the month following your date of hire.

## Mid-Year Changes

Once enrolled under the Cafeteria Plan, Mid-Year Changes can only be made based on an IRS Qualifying Event. Employees have 31 days after a Qualifying Event to make changes based on that event. It is the responsibility of the employee to notify your Administration Office of such changes.

## Qualifying Events

IRS Qualifying Events include, but are not limited to: Change in Marital Status, Birth or Adoption of a Child, Death of a Dependent, Change of Employee's or Spouse's Employment, Entitlement to Medicare or Medicaid, FMLA Leave and COBRA Qualifying Event. Should you have specific questions regarding certain circumstances, please contact Burba Insurance Services for approval of changes. Please note that any change must correspond with the qualifying event you incur.

## Contact Information and Table of Contents

COMPANY	PROVIDER	TELEPHONE	WEBSITE	PAGE
Section 125	<i>National Benefit Services</i>	800.274.0503	<a href="http://www.NBSbenefits.com">www.NBSbenefits.com</a>	1
Hospital Indemnity	<i>American Public Life</i>	877.338.2859	<a href="http://www.AMpublic.com">www.AMpublic.com</a>	2-6
Critical Illness	<i>Bay Bridge - MetLife</i>	800.845.7519	<a href="http://www.BayBridgeAdministrators.com">www.BayBridgeAdministrators.com</a>	7-14
Cancer	Aflac	800.992.3522	<a href="http://www.aflac.com/cancer">www.aflac.com/cancer</a>	15-17
Accident	MetLife	800.638.5433	<a href="http://www.metlife.com">www.metlife.com</a>	18-26
Long-Term Disability	<i>One America</i>	855.517.6365	<a href="http://www.employeebenefits.aul.com">www.employeebenefits.aul.com</a>	27-42
Term Life Insurance	<i>One America</i>	855.517.6365	<a href="http://www.employeebenefits.aul.com">www.employeebenefits.aul.com</a>	43-46
Employee Assistance Program	ComPsych	855.387.9727	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>	47
Permanent Life Insurance	Texas Life Insurance	800.283.9233	<a href="http://www.TexasLife.com">www.TexasLife.com</a>	48-50
Legal / ID	LegalShield	800-654-7757	<a href="http://www.LegalShield.com">www.LegalShield.com</a>	51
403b Retirement	National Benefit Services	800.274.0503	<a href="http://www.NBSbenefits.com">www.NBSbenefits.com</a>	52

# Employee Benefits Portal

Ruidoso Municipal Schools Employee Benefits Portal has been designed to assist you with your benefit decisions.

**To access please go to [www.bisnm.com/ruidoso](http://www.bisnm.com/ruidoso)**



## Ruidoso Municipal Schools



Welcome to Your Ruidoso Municipal Schools Benefits Portal

Ruidoso Municipal Schools is pleased to offer our employees a wide variety of benefits to suit your needs. The information found within this web site is designed to assist you in making important decisions regarding your benefits and provide you with important forms and contact information.

**BIS** has been chosen by Ruidoso Municipal Schools to implement our Cafeteria Plan as established by Section 125 of the Internal Revenue Code. Participation in the plan is voluntary.

### Online Enrollment Guide

View [Online Enrollment Guide](#) above then click the [Online Enrollment Link](#) below to complete your benefit enrollment.

*Please Note the Company Identifier for registration is **Ruidoso MS***

### Online Enrollment Login

+ [Benefit Guide](#)

+ [Hospital Indemnity](#)

+ [Critical Illness](#)

+ [Cancer \(Aflac\)](#)

+ [Educator Disability / Income Protection](#)

+ [Employee Assistance Program \(EAP\)](#)

+ [Grandfathered Cancer](#)

+ [Accident](#)

+ [Permanent Life Insurance](#)

+ [Term Life Insurance](#)

+ [403\(b\) Retirement Plans](#)

+ [LegalShield / IDShield](#)

+ [NMPSIA](#)

Need to Upload a File? ([upload](#))



a Combined Benefits Group, Inc company

Toll-free: 800-894-9990

Toll-free Fax: 877-837-7171

[BISNM.com](http://BISNM.com)

# Section 125 Cafeteria Plan

## How the Plan Works

An IRS Section 125 Plan provides participants an opportunity to receive certain benefits on a pre-tax basis. Under your Employers' Plan, you may pay the premiums pre-tax for your medical, dental, vision and supplemental health plans.

## Example of Employee Savings?

	Without a Section 125 Plan (After-Tax Deductions)	With a Section 125 Plan (Pre-Tax Deductions)
Employee Gross Pay	\$ 3,000.00	\$ 3,000.00
Pre-Tax Medical Premiums		\$ 304.00
Taxable Income	\$ 3,000.00	\$ 2,696.00
Tax Rate	25 %	25 %
Taxes Withheld	\$ 750.00	\$ 674.00
Employee Net Pay	\$ 2,250.00	\$ 2,022.00
Post-Tax Medical Premiums	\$ 304.00	
Take Home Pay	\$ 1,946.00	\$ 2,022.00



## **MedChoice™ Group Limited Benefit Hospital Indemnity Insurance**

**IMPORTANT: This is a fixed indemnity policy,  
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### **Looking for comprehensive health insurance?**

- Visit [HealthCare.gov](https://www.healthcare.gov) or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

### **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



Summary of Benefits	Plan 1
Hospital Admission Benefit	\$1,500 per day; maximum of 4 day(s)
Hospital Confinement Benefit	\$50 per day; maximum of 5 day(s)

Plan 1 - HSA Compatible				
Monthly Premiums*				
	Individual	Individual & Spouse	Individual & Child(ren)	Individual & Family
Ages 18+	\$14.91	\$36.54	\$22.54	\$46.71

\* Total premium includes the Plan selected and any applicable rider premium. Premiums are subject to increase with notice. The premium and amount of benefits vary dependent upon the Plan selected at time of application.

### Benefits

Benefits are per day, up to the maximum number of days per calendar year, per covered person. Benefit amounts may vary based upon place of service. Benefits will only be paid for a covered loss incurred while covered under the certificate. A covered person means a person who is eligible for coverage under the policy and for whom coverage is in force. An eligible dependent means your lawful spouse and/or your child (natural, adopted or step) who is under 26 years of age and/or any minor under your charge, care and control, who has been placed for adoption and is under 26 years of age.

**Hospital Admission Benefit** - Pays a benefit when a covered person is admitted and confined as an inpatient in a hospital due to an injury or covered sickness. APL will not pay this benefit for outpatient treatment, emergency room treatment or a stay less than 18 hours in an observation unit. This benefit is only payable once per period of confinement. A hospital is not an institution, or part thereof, used as a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long-term nursing unit or geriatrics ward or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

**Hospital Confinement Benefit** - Pays a per day benefit when a covered person is confined as an inpatient to a hospital due to an injury or covered sickness.

### Exclusions

No benefits are payable for any loss resulting from or caused, whether directly or indirectly by: hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproduction organs within six months after the certificate effective date unless due to an emergency; war or any act of war, whether declared or undeclared, or any act related to war while serving in the military forces or any auxiliary unit thereto (we will refund the pro-rata portion of any premium paid for any such covered person upon receipt of your written request.); dental treatment or routine vision services unless due to injury and if performed within 12 months of the date of the covered accident or due to congenital defect or birth anomaly of a covered newborn child; an intentionally self-inflicted injury or sickness; committing, or attempting to commit, an illegal act that is defined as a felony (felony is as defined by the law of the jurisdiction in which the act takes place); an injury or sickness incurred while engaging in an illegal occupation; cosmetic care, except when the hospital confinement is due to medically necessary reconstructive plastic surgery (medical necessary reconstructive plastic surgery is defined as: surgery to restore a normal bodily function, surgery to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect or birth anomaly, breast reconstruction following mastectomy); being intoxicated or under the influence of any narcotic unless administered by a physician or taken according to the physician's instructions (intoxication means that which is determined and defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred); experimental treatment, drugs or surgery, except in connection with an approved cancer clinical trial; immunizations; artificial insemination, in vitro fertilization, test tube fertilization, sterilization, tubal ligation or vasectomy, and reversal thereof; participation in any sport for pay or profit; mental and emotional disorders without demonstrable organic disease; alcoholism or drug addiction treatment; services for which payment is not legally required, except for: Medicaid; treatment of non-service connected disabilities in Veterans Administration hospitals and care rendered to armed services retirees and dependents in military medical facilities of the United States Government; voluntary abortion except, with respect to you or your covered eligible dependent spouse: where you or your dependent spouse's life would be endangered if the fetus were carried to term or where medical complications have arisen from abortion; pregnancy of an eligible dependent child; participating in a riot, insurrection, rebellion, civil commotion, civil disobedience or unlawful assembly (this does not include a loss which occurs while acting in a lawful manner within the scope of authority); participation in a contest of speed in power driven vehicles, parachuting or hang gliding; air travel except as a fare-paying passenger on a commercial airline on a regularly scheduled route or as a passenger for transportation only and not as a pilot or crew member; sex changes; a diagnosis or treatment received outside the United States, or its territories, that cannot be confirmed by a physician licensed and practicing in the United States. The covered person, at his or her own expense, is responsible for obtaining such confirmation.



Summary of Benefits	Plan 1
Hospital Admission Benefit	\$2,000 per day; maximum of 4 day(s)
Hospital Confinement Benefit	\$50 per day; maximum of 5 day(s)

Plan 1 - HSA Compatible				
Monthly Premiums*				
	Individual	Individual & Spouse	Individual & Child(ren)	Individual & Family
Ages 18+	\$19.44	\$47.62	\$29.29	\$60.74

\* Total premium includes the Plan selected and any applicable rider premium. Premiums are subject to increase with notice. The premium and amount of benefits vary dependent upon the Plan selected at time of application.

### Benefits

Benefits are per day, up to the maximum number of days per calendar year, per covered person. Benefit amounts may vary based upon place of service. Benefits will only be paid for a covered loss incurred while covered under the certificate. A covered person means a person who is eligible for coverage under the policy and for whom coverage is in force. An eligible dependent means your lawful spouse and/or your child (natural, adopted or step) who is under 26 years of age and/or any minor under your charge, care and control, who has been placed for adoption and is under 26 years of age.

**Hospital Admission Benefit** - Pays a benefit when a covered person is admitted and confined as an inpatient in a hospital due to an injury or covered sickness. APL will not pay this benefit for outpatient treatment, emergency room treatment or a stay less than 18 hours in an observation unit. This benefit is only payable once per period of confinement. A hospital is not an institution, or part thereof, used as a place for rehabilitation, a place for rest or for the aged, a nursing or convalescent home, a long-term nursing unit or geriatrics ward or an extended care facility for the care of convalescent, rehabilitative or ambulatory patients.

**Hospital Confinement Benefit** - Pays a per day benefit when a covered person is confined as an inpatient to a hospital due to an injury or covered sickness.

### Exclusions

No benefits are payable for any loss resulting from or caused, whether directly or indirectly by: hernia, adenoids, tonsils, varicose veins, appendix, disorder of the reproduction organs within six months after the certificate effective date unless due to an emergency; war or any act of war, whether declared or undeclared, or any act related to war while serving in the military forces or any auxiliary unit thereto (we will refund the pro-rata portion of any premium paid for any such covered person upon receipt of your written request.); dental treatment or routine vision services unless due to injury and if performed within 12 months of the date of the covered accident or due to congenital defect or birth anomaly of a covered newborn child; an intentionally self-inflicted injury or sickness; committing, or attempting to commit, an illegal act that is defined as a felony (felony is as defined by the law of the jurisdiction in which the act takes place); an injury or sickness incurred while engaging in an illegal occupation; cosmetic care, except when the hospital confinement is due to medically necessary reconstructive plastic surgery (medical necessary reconstructive plastic surgery is defined as: surgery to restore a normal bodily function, surgery to improve functional impairment by anatomic alteration made necessary as a result of a congenital birth defect or birth anomaly, breast reconstruction following mastectomy); being intoxicated or under the influence of any narcotic unless administered by a physician or taken according to the physician's instructions (intoxication means that which is determined and defined by the laws and jurisdiction of the geographical area in which the loss or cause of loss was incurred); experimental treatment, drugs or surgery, except in connection with an approved cancer clinical trial; immunizations; artificial insemination, in vitro fertilization, test tube fertilization, sterilization, tubal ligation or vasectomy, and reversal thereof; participation in any sport for pay or profit; mental and emotional disorders without demonstrable organic disease; alcoholism or drug addiction treatment; services for which payment is not legally required, except for: Medicaid; treatment of non-service connected disabilities in Veterans Administration hospitals and care rendered to armed services retirees and dependents in military medical facilities of the United States Government; voluntary abortion except, with respect to you or your covered eligible dependent spouse: where you or your dependent spouse's life would be endangered if the fetus were carried to term or where medical complications have arisen from abortion; pregnancy of an eligible dependent child; participating in a riot, insurrection, rebellion, civil commotion, civil disobedience or unlawful assembly (this does not include a loss which occurs while acting in a lawful manner within the scope of authority); participation in a contest of speed in power driven vehicles, parachuting or hang gliding; air travel except as a fare-paying passenger on a commercial airline on a regularly scheduled route or as a passenger for transportation only and not as a pilot or crew member; sex changes; a diagnosis or treatment received outside the United States, or its territories, that cannot be confirmed by a physician licensed and practicing in the United States. The covered person, at his or her own expense, is responsible for obtaining such confirmation.



Summary of Benefits	Plan 1
Hospital Admission Benefit	\$2,500 per day; maximum of 4 day(s)
Hospital Confinement Benefit	\$50 per day; maximum of 5 day(s)

Plan 1 - HSA Compatible				
Monthly Premiums*				
	Individual	Individual & Spouse	Individual & Child(ren)	Individual & Family
Ages 18+	\$23.97	\$58.69	\$36.04	\$74.77

\* Total premium includes the Plan selected and any applicable rider premium. Premiums are subject to increase with notice. The premium and amount of benefits vary dependent upon the Plan selected at time of application.

### Benefits

Benefits are per day, up to the maximum number of days per calendar year, per covered person. Benefit amounts may vary based upon place of service. Benefits will only be paid for a covered loss incurred while covered under the certificate. A covered person means a person who is eligible for coverage under the policy and for whom coverage is in force. An eligible dependent means your lawful spouse and/or your child (natural, adopted or step) who is under 26 years of age and/or any minor under your charge, care and control, who has been placed for adoption and is under 26 years of age.

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# MedChoice™ Group Limited Benefit Hospital Indemnity Insurance

## Termination of Certificate

Your insurance coverage under the certificate, including any attached riders, will end on the earliest of these dates: the date the policy terminates; the end of the grace period if the premium remains unpaid; the date you no longer qualify as an insured or the date of your death.

## Termination of Coverage

Your insurance coverage under the policy and/or attached riders for a covered person will end as follows: the date the policy terminates; the date the certificate terminates; the end of the grace period if the premium remains unpaid; the end of the certificate period in which we receive a written request from you to terminate the covered person's coverage; the date a covered person no longer qualifies as an insured or eligible dependent or the date of the covered person's death. APL may end coverage of any covered person who submits a fraudulent claim.

## COBRA Continuation of Coverage

This plan may be continued in accordance with the Consolidated Omnibus Reconciliation Act of 1986.



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ampublic.com | 800.256.8606

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Underwritten by American Public Life Insurance Company. All Riders are subject to all the Provisions, Conditions, Limitations and Exclusions of the Policy to which it is attached, which are not in conflict with those of the Rider. For complete benefits and other provisions, please refer to the policy/certificate/rider. This coverage does not replace Workers' Compensation Insurance. **This product is inappropriate for people who are eligible for Medicaid coverage.** | This policy is considered an employee welfare benefit plan established and/or maintained by an association or employer intended to be covered by ERISA, and will be administered and enforced under ERISA. Group policies issued to governmental entities and municipalities may be exempt from ERISA guidelines. | Policy Form GHI17 Series | NM | Group Limited Benefit Hospital Indemnity Insurance Policy | (03/18)



# Group Critical Illness Insurance

Underwritten by MetLife

## ▶ Plan Features

- Pays regardless of other coverage
- Portable (take it with You)

Choose from flexible benefit options including:

- Heart Attack and Stroke
- Coronary Bypass Surgery
- Major Organ Transplant
- Cancer
- End Stage Renal Failure
- Alzheimer's Dementia
- Diabetes

**\*\*\*All benefits may not be available to you. Please see Rate Quote for benefits offered.\*\*\***

## Benefits

### Heart Attack Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Heart Attack.

### Heart Transplant Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person:

- demonstrates Heart Failure; and
- is registered with and on the waiting list of the United Network for Organ Sharing or its successor for a human to human replacement of the whole heart.

Heart Transplant under this Policy includes a Heart Lung Transplant.

### Stroke Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person is diagnosed with a covered Stroke.

### Coronary Bypass Surgery Benefit

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person has undergone a covered Coronary Artery Bypass Surgery.

### Angioplasty

We will pay 10% of the Face Amount when We receive Proof of Loss showing that a Covered Person has undergone Angioplasty.

### Invasive Cancer or Malignant Melanoma Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Invasive Cancer.

### Carcinoma in Situ Benefit

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Carcinoma in Situ.

### Major Organ Transplant Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person:

- demonstrates Major Organ Failure; and
- is registered with and on the waiting list of the United Network for Organ Sharing or its successor for a human to human replacement of the failing Major Organ.

Major Organ Transplant does not include:

- Heart Transplant; or
- Heart Lung Transplant.

### End Stage Renal Failure Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from End Stage Renal Failure.



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### Loss of Vision, Speech or Hearing Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Loss of Vision; Loss of Speech; or Loss of Hearing.

### Coma Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from a Coma.

### Severe Burns Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person has suffered Severe Burns caused by an Accident.

### Permanent Paralysis Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Permanent Paralysis caused by an Accident.

### Occupational HIV Benefit

We will pay 100% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Occupational HIV.

### Alzheimer's Dementia Benefit

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Alzheimer's Dementia.

### Amyotrophic Lateral Sclerosis (ALS)

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Amyotrophic Lateral Sclerosis (ALS).

### Benign Brain Tumor

We will pay 25% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Benign Brain Tumor.

### Loss of Independent Living Benefit

We will pay 25% of the Face Amount for a Covered Person when We receive Proof of Loss showing that a Covered Person suffers from Loss of Independent Living. This benefit is payable only once per lifetime per Covered Person.

### Diabetes Benefit

We will pay 10% of the Face Amount when We receive Proof of Loss showing that a Covered Person suffers from Type I or Type II Diabetes. This benefit is payable one time per lifetime per Covered Person.

### Additional Occurrence Benefit

We pay one additional benefit upon the diagnosis of a covered condition for which benefits have not been previously paid. The diagnosis must be separated from any other critical illness by at least six months.

### Recurrence Benefit

With the exception of Diabetes and Loss of Independent Living, We will pay this Benefit one time if a Covered Person is diagnosed for a second time with one of the named Critical Illnesses for which We paid a Benefit before. The Benefit is 25% of the Face Amount, and subject to the following:

- the second diagnosis must follow the first diagnosis of the same Critical Illness by more than 12 months;
- the Covered Person must not have received treatment during a 12 consecutive month period between the two diagnoses; and
- the second diagnosis must take place while the Covered Person's coverage is in effect.

For the purposes of this Benefit, "treatment" does not include: preventative medications in the absence of disease; or, routine scheduled follow-up visits to a Physician.

When this Benefit is paid, it ends for the Covered Person. No Recurrence Benefit will be paid thereafter for recurrence of any Critical Illness of the Covered Person.

### Health Screening Benefit

We will pay the amount shown on the schedule, if during a Calendar Year, a Covered Person has one or more of the following tests performed

- |   |  |  |
|---|--|--|
| • Bone Marrow Testing                       | • Electrocardiogram (EKG) (including stress EKG) | • Pap Smear (including ThinPrep Pap Test)  |
| • CA-125 (blood test for ovarian cancer)    | • Blood Test for Triglycerides                   | • Serum Protein Electrophoresis (test for myeloma)   |
| • Chest x-ray                               | • Fasting blood glucose test                     | • Stress test (bike or treadmill)  |
| • Flexible Sigmoidoscopy                    | • CA 15-3 (blood test for breast cancer)         | • Lipid Panel (total cholesterol count)  |
| • Mammography (including breast ultrasound) | • CEA (blood test for colon cancer)              | • Oral Cancer Screening using ViziLite, OraTest or other or other Current Dental Terminology |
| • PSA (blood test for prostate cancer)      | • Colonoscopy                                    | • Serum cholesterol test to determine level of HDL and LDL                                   |
| • Biopsy for Skin Cancer                    | • Hemocult stool analysis                        |  |

### Waiver of Premium Benefit

We will waive Premiums from the first day of Total Disability when Your Total Disability:

- starts while the Policy and Your Certificate are in force or in the Grace Period;
- starts before Your 60th birthday; and
- continues without interruption for at least 90 days.

Waiver will start on the first day of Total Disability. We will waive Premiums:

- as they fall due while You remain Totally Disabled; and
- using the mode of Premium payment that was in effect when Total Disability began; and
- for the period of time shown on the Certificate Schedule.

You will be required to pay premiums to keep Your coverage in effect until Your Total Disability is established according to the terms of the Benefit above.

**Spouse Coverage is 50% of the Face Amount/ Child Coverage is 25% of the Face Amount. The Face Amount Reduces by 50% at Age 70. Payment of Benefits Shall Not Exceed 300% of the Face Amount. Subject to the Recurrence Benefits, payment of Benefits within a Benefit Group will not exceed 100% of the Face Amount.**

## ***Payment Of Benefits***

We will pay Benefits when We receive Proof of Loss acceptable to Us. Benefits are subject to the Benefit Conditions, Limitations and Exclusions provision.

## ***Benefit Conditions, Limitations and Exclusions***

A Critical Illness must be diagnosed after the effective date of coverage and during the lifetime of the Covered Person while the Certificate is in force. When a named Critical Illness is contributed to or caused by another named Critical Illness, We will pay only one Benefit. The Benefit paid will be the greater of the two.

No Benefits of the Policy will be paid for loss that is contributed to, caused by, or occurs during:

- any intentionally self-inflicted injury;
- suicide, or attempted suicide, while sane or insane;
- active duty military service;
- participation in the commission or attempted commission of a felony;
- being intoxicated or under the influence of alcohol, drugs or any narcotic (including overdose) unless administered on, and taken in accordance with, the instructions of a Physician;
- psychosis; or
- alcoholism or drug addiction.

## ***Pre-Existing Condition Limitation***

Any loss due to a Pre-existing Condition will not be covered if the loss begins within 12 months after the Covered Person's Effective Date of Insurance. However, Benefits may be paid for a loss due to a Pre-existing Condition of a Covered Person who was covered by a Replaced Policy; an by the Policy on its Initial Effective Date.

**Pre-existing Condition** means a medical condition, for which a Covered Person has received medical consultation, treatment, care, services, or for which diagnostic test(s) have been recommended or for which medication has been prescribed during the 12 months immediately preceding the Effective Date of Insurance for each Covered Person or during the 12 months immediately preceding an increase in benefits for each Covered Person under this Certificate.

- Heart Attack
- Stroke
- Invasive Cancer
- Carcinoma in Situ
- Coma
- End-Stage Renal Failure
- Loss of Vision, Speech or Hearing
- Severe Burns
- Permanent Paralysis
- Occupational HIV
- Alzheimer's Dementia
- Diabetes (Type I or II)

Pre-existing Condition also means any of the following which a Physician has treated or for which a Physician has advised treatment (by transplant, bypass surgery, medication or otherwise) of the Covered Person within 12 months before the Covered Person's Effective Date of Insurance:

- failure of the liver, kidney(ies), pancreas, or lung(s);
- failure of the heart; or
- coronary artery disease.

Benefits for Invasive Cancer or Carcinoma in Situ will not be payable based on a Tentative Diagnosis unless confirmed by a Clinical Diagnosis or a Pathological Diagnosis.

Pre-existing Condition also means a condition causing Total Disability which a Physician has treated or for which a Physician has advised treatment of the Employee within 12 months before the Employee's Effective Date of Insurance.

## ***Termination Of Insurance – Covered Persons***

Subject to the Portability provisions, all insurance ends on the earliest of the following dates:

- the date the Policy terminates;
- the date of termination of any section or part of the Policy with respect to insurance under such section or part;
- the premium due date that coincides with or next follows the date that the Employee ceases to be a member of an eligible class;
- any premium due date, if premium remains unpaid by the end of the grace period;
- the Policy Anniversary Date that coincides with or next follows the date that the Covered Person reaches the Maximum Renewal Age shown on the Certificate Schedule;
- the date that a Spouse reaches age 70;
- the date that a Child reaches Age 26; or
- Covered Person's death.

If a Recurrence Benefit is paid for a Covered Person, the Recurrence Benefit for that person ends. When Your coverage ends, insurance on other persons covered by this Certificate will also end. Termination of insurance on a Covered Person or of the Policy is without prejudice to claims that occur or start prior to the date of termination.

## ***Covered Persons***

### **Covered Person**

means an eligible Employee or Eligible Dependent who is covered under the Policy. Persons eligible for coverage are shown on the Schedule.

### **Child (Children)**

means the Covered Employee's unmarried child, including a natural child from the moment of birth, stepchild, foster or legally adopted child, or child in the process of adoption (including a child while the Covered Employee is a party to a proceeding in which the adoption of such child by the Covered Employee is sought); a child for whom the Covered Employee is required by a court order to provide medical support, and grandchildren who are dependent on the Covered Employee for federal income tax purposes at the time of application.

Child does not include a:

- person not meeting the above Child definition;
- Child living outside of the United States (unless living with you); or
- Child on active military duty for a period in excess of 30 days.

### **Eligible Dependents**

means a Spouse, His or Her Child(ren) and the Child(ren) of an Eligible Employee. We must approve eligibility of the Spouse and Child(ren) of an Employee. Each such person must meet the Eligibility requirements shown in the Schedule. If a Child is covered by the Policy, the Child's Eligibility will not end if the Child is and remains:

- unmarried;
- incapable of self-sustaining employment due to mental incapacity or physical handicap; and
- chiefly dependent on the Employee or Spouse for support.

However, in no event will Eligibility or coverage of any Child continue beyond the date that the Employee's coverage ends. The Employee must furnish Us with proof of physical or mental incapacity within 31 days after the Child's Eligibility would otherwise end. Thereafter, We may require proof, but not more frequently than annually.

## **Portability**

On the date the Policy terminates or the date the Named Insured ceases to be Actively at Work as an Employee and is not Totally Disabled, Insureds and their covered dependents will be eligible to exercise the portability privilege. Portability coverage may continue beyond the termination date of the Policy, subject to the timely payment of premiums. Portability coverage will be effective on the day after insurance under the Policy terminates.

The benefits, terms and conditions of the portability coverage will be the same as those provided under the Policy when the insurance terminated. The initial portability premium rate is the rate in effect under the Policy for active employees who have the same coverage. The premium rate for portability coverage may change for the class of Covered Persons on portability on any premium due date.

**\*\*\*All benefits may not be available to you. Please see Rate Quote for benefits offered.\*\*\***

**This sales brochure is not a contract. It is intended only as a brief description of the policy provisions in the planning of your program.  
The benefits are determined by the terms and conditions of the policy and certificate alone.**

**This is not a medicare supplement policy. If you are eligible for medicare, see the medicare supplement buyer's guide available from the company.**

**In all cases, consult your certificate for full details.**

**Upon receipt of your policy, please review it and your application. If any information is incorrect, please contact us.**

**Administered by:**

**Bay Bridge Administrators**

**P.O. Box 161690 | Austin, Texas 78716 | 1-800-845-7519**

# New Mexico Schools

## Group Critical Illness - Monthly Rates

Effective Date - 10/01/2021

Situs State - NM

### Non-Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$5.70	\$9.36	\$6.58	\$10.23
36 - 49	\$11.77	\$18.63	\$12.55	\$19.41
50 - 59	\$26.07	\$41.15	\$26.83	\$41.91
60 - 64	\$40.39	\$62.10	\$41.04	\$62.75
65 +	\$45.32	\$69.54	\$45.94	\$70.15

### Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$8.26	\$13.28	\$9.13	\$14.15
36 - 49	\$19.31	\$30.07	\$20.08	\$30.85
50 - 59	\$44.87	\$70.12	\$45.63	\$70.88
60 - 64	\$68.89	\$105.04	\$69.54	\$105.69
65 +	\$75.64	\$115.21	\$76.26	\$115.83

### Benefit Face Amount

Benefit	Employee	Spouse	Child
Heart	\$10,000	\$5,000	\$2,500
Cancer	\$10,000	\$5,000	\$2,500
Other	\$10,000	\$5,000	\$2,500
Recurrence	\$2,500	\$1,250	\$625
Health Screening	\$50	\$50	\$50

#### Benefit Details

Recurrence Benefit	25%
Recurrence Waiting Period	12 Months

#### Vascular Benefits

Heart Attack	100%
Heart Transplant	100%
Stroke	100%
Coronary Bypass	25%
Angioplasty	10%

#### Cancer Benefits

Invasive Cancer	100%
Malignant Melanoma	100%
Cancer in Situ	25%

#### Other Benefits

Major Organ Transplant	100%
End Stage Renal Failure	100%
Coma	100%
Loss of Sight	100%
Loss of Speech or Hearing	100%
Paralysis	100%
Severe Burns	100%
Occupational HIV	100%
Amyotrophic Lateral Sclerosis	25%
Benign Brain Tumor	25%
Alzheimer's Dementia	25%
Loss of Independent Living	25%
Diabetes	0%

*Residents of most states will be covered by the situs state plan. Residents of certain states will be covered by a state specific certificate of insurance due to these states having extraterritorial laws.*

Underwritten by:  
Metropolitan Life Insurance Company

Administered by:



P.O. Box 161690 - Austin, Texas 78716 - (800) 845-7519

# New Mexico Schools

## Group Critical Illness - Monthly Rates

Effective Date - 10/01/2021

Situs State - NM

### Non-Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$10.15	\$16.21	\$11.60	\$17.65
36 - 49	\$21.94	\$34.05	\$23.18	\$35.29
50 - 59	\$50.02	\$78.06	\$51.24	\$79.28
60 - 64	\$78.25	\$119.14	\$79.25	\$120.14
65 +	\$88.12	\$134.01	\$89.05	\$134.94

### Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$15.25	\$24.04	\$16.70	\$25.49
36 - 49	\$37.01	\$56.93	\$38.25	\$58.17
50 - 59	\$87.63	\$136.00	\$88.84	\$137.21
60 - 64	\$135.26	\$205.02	\$136.26	\$206.02
65 +	\$148.75	\$225.37	\$149.68	\$226.30

### Benefit Face Amount

Benefit	Employee	Spouse	Child
Heart	\$20,000	\$10,000	\$5,000
Cancer	\$20,000	\$10,000	\$5,000
Other	\$20,000	\$10,000	\$5,000
Recurrence	\$5,000	\$2,500	\$1,250
Health Screening	\$50	\$50	\$50

#### Benefit Details

Recurrence Benefit	25%
Recurrence Waiting Period	12 Months

#### Vascular Benefits

Heart Attack	100%
Heart Transplant	100%
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Loss of Sight	100%
Loss of Speech or Hearing	100%
Paralysis	100%
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Occupational HIV	100%
Amyotrophic Lateral Sclerosis	25%
Benign Brain Tumor	25%
Alzheimer's Dementia	25%
Loss of Independent Living	25%
Diabetes	0%

*Residents of most states will be covered by the situs state plan. Residents of certain states will be covered by a state specific certificate of insurance due to these states having extraterritorial laws.*

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# New Mexico Schools

## Group Critical Illness - Monthly Rates

Effective Date - 10/01/2021

Situs State - NM

### Non-Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$14.60	\$23.06	\$16.62	\$25.07
36 - 49	\$32.11	\$49.46	\$33.82	\$51.17
50 - 59	\$73.98	\$114.98	\$75.64	\$116.65
60 - 64	\$116.11	\$176.17	\$117.46	\$177.52
65 +	\$130.91	\$198.49	\$132.15	\$199.73

### Tobacco

Issue Age	EE	EE + SP	EE + CH	Family
18 - 35	\$22.25	\$34.81	\$24.28	\$36.82
36 - 49	\$54.71	\$83.78	\$56.42	\$85.49
50 - 59	\$130.38	\$201.87	\$132.05	\$203.54
60 - 64	\$201.62	\$304.99	\$202.97	\$306.34
65 +	\$221.87	\$335.52	\$223.11	\$336.76

### Benefit Face Amount

Benefit	Employee	Spouse	Child
Heart	\$30,000	\$15,000	\$7,500
Cancer	\$30,000	\$15,000	\$7,500
Other	\$30,000	\$15,000	\$7,500
Recurrence	\$7,500	\$3,750	\$1,875
Health Screening	\$50	\$50	\$50

#### Benefit Details

Recurrence Benefit	25%
Recurrence Waiting Period	12 Months

#### Vascular Benefits

Heart Attack	100%
Heart Transplant	100%
Stroke	100%
Coronary Bypass	25%
Angioplasty	10%

#### Cancer Benefits

Invasive Cancer	100%
Malignant Melanoma	100%
Cancer in Situ	25%

#### Other Benefits

Major Organ Transplant	100%
End Stage Renal Failure	100%
Coma	100%
Loss of Sight	100%
Loss of Speech or Hearing	100%
Paralysis	100%
Severe Burns	100%
Occupational HIV	100%
Amyotrophic Lateral Sclerosis	25%
Benign Brain Tumor	25%
Alzheimer's Dementia	25%
Loss of Independent Living	25%
Diabetes	0%

*Residents of most states will be covered by the situs state plan. Residents of certain states will be covered by a state specific certificate of insurance due to these states having extraterritorial laws.*

Underwritten by:  
Metropolitan Life Insurance Company

Administered by:



P.O. Box 161690 - Austin, Texas 78716 - (800) 845-7519

## U.S. Business Intermediary and Producer Compensation Notice

Metropolitan Life Insurance Company, herein called MetLife, enters into arrangements concerning the sale, servicing and/or renewal of MetLife group insurance and certain other group-related products (“*Products*”) with brokers, agents, consultants, third party administrators, general agents, associations, and other parties that may participate in the sale, servicing and/or renewal of such products (*each an “Intermediary”*). MetLife may pay your Intermediary compensation, which may include, among other things, base compensation, supplemental compensation and/or a service fee. MetLife may pay compensation for the sale, servicing and/or renewal of products, or remit compensation to an Intermediary on your behalf. Your Intermediary may also be owned by, controlled by or affiliated with another person or party, which may also be an Intermediary and who may also perform marketing and/or administration services in connection with your products and be paid compensation by MetLife.

Base compensation, which may vary from case to case and may change if you renew your products with MetLife, may be payable to your Intermediary as a percentage of premium or a fixed dollar amount. MetLife may also pay your Intermediary compensation that is based upon your Intermediary placing and/or retaining a certain volume of business (*number of products sold or dollar value of premium*) with MetLife. In addition, supplemental compensation may be payable to your Intermediary. Under MetLife’s current supplemental compensation plan (SCP), the amount payable as supplemental compensation may range from 0% to 8% of premium. The supplemental compensation percentage may be based on one or more of: (1) the number of products sold through your Intermediary during a one-year period, or other defined period; (2) the amount of premium or fees with respect to products sold through your Intermediary during a one-year period; (3) the persistency percentage of products inforce through your Intermediary during a one-year period; (4) the block growth of the products inforce through your Intermediary during a one-year period; (5) premium growth during a one-year period; or (6) a flat amount, fixed percentage or sliding scale of the premium for products as set by MetLife. The supplemental compensation percentage will be set by MetLife based on the achievement of the outlined qualification criteria and it may not be changed until the following SCP plan year. As such, the supplemental compensation percentage may vary from year to year, but will not exceed 8% under the current supplemental compensation plan.

The cost of supplemental compensation is not directly charged to the price of our products except as an allocation of overhead expense, which is applied to all eligible group insurance products, whether or not supplemental compensation is paid in relation to a particular sale or renewal. As a result, your rates will not differ by whether or not your Intermediary receives supplemental compensation. If your Intermediary collects the premium from you in relation to your products, your Intermediary may earn a return on such amounts. Additionally, MetLife may have a variety of other relationships with your Intermediary or its affiliates, or with other parties, that involve the payment of compensation and benefits that may or may not be related to your relationship with MetLife (*e.g., insurance and employee benefits exchanges, enrollment firms and platforms, sales contests, consulting agreements, participation in an insurer panel, or reinsurance arrangements*).

More information about the eligibility criteria, limitations, payment calculations and other terms and conditions under MetLife’s base compensation and supplemental compensation plans can be found on MetLife’s Website at [www.metlife.com/business-and-brokers/broker-resources/broker-compensation](http://www.metlife.com/business-and-brokers/broker-resources/broker-compensation). Questions regarding Intermediary compensation can be directed to [ask4met@metlifeservice.com](mailto:ask4met@metlifeservice.com), or if you would like to speak to someone about Intermediary compensation, please call (800) ASK 4MET. In addition to the compensation paid to an Intermediary, MetLife may also pay compensation to your representative. Compensation paid to your representative is for participating in the sale, servicing, and/or renewal of products, and the compensation paid may vary based on a number of factors including the type of product(s) and volume of business sold. If you are the person or entity to be charged under an insurance policy or annuity contract, you may request additional information about the compensation your representative expects to receive as a result of the sale or concerning compensation for any alternative quotes presented, by contacting your representative or calling (866) 796-1800.

## Non-U.S. Coverage

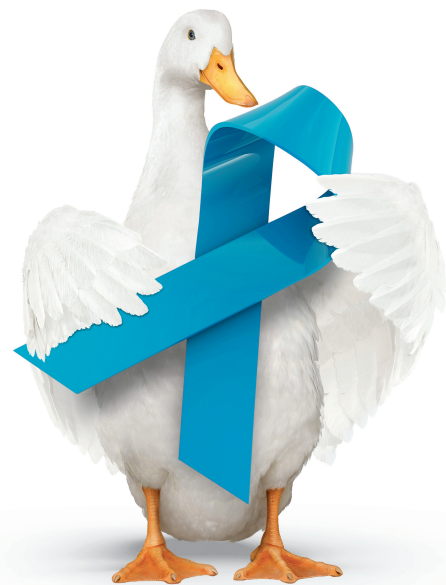
When providing you with information concerning a group insurance policy issued or proposed to your affiliate or subsidiary outside the United States by a MetLife affiliate or by other locally licensed insurers that are members of the MAXIS Global Benefits Network (MAXIS GBN), New York insurance law requires the person providing the information to be licensed as an insurance broker. In this capacity, the information provided to you will only be on behalf of such insurers and not on behalf of MetLife or any other insurer that is not a member of MAXIS GBN. Please note that while MetLife is a member of MAXIS GBN and is licensed to transact insurance business in New York, the other MAXIS GBN member insurers are not licensed or authorized to do business in New York. The group insurance policies they issue are for coverage outside the United States and are governed by the laws of the country they were issued in. These policies have not been approved by the New York Superintendent of Financial Services, are not subject to all of the laws of New York, and are not protected by the New York State Guaranty Fund.

# Aflac Cancer Protection Assurance

## CANCER INDEMNITY INSURANCE – OPTION 2

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We've been dedicated to helping provide peace of mind and financial security for more than 60 years.



THIS TYPE OF PLAN IS NOT CONSIDERED MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT AND THEREFORE DOES NOT SATISFY THE INDIVIDUAL MANDATE THAT YOU HAVE HEALTH INSURANCE COVERAGE. IF YOU DO NOT HAVE OTHER HEALTH INSURANCE COVERAGE, YOU MAY BE SUBJECT TO A TAX PENALTY. PLEASE CONSULT YOUR TAX ADVISOR.

Underwritten by:

American Family Life Assurance Company of Columbus

Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999

B70275NRNM

IC(4/23)

## Benefits overview Choose the Policy and Riders that Fit Your Needs

BENEFIT:	DESCRIPTION:
INITIAL DIAGNOSIS	Named Insured or Spouse: \$5,000 Dependent Child: \$10,000 Payable once per covered person, per lifetime
RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY	Self-Administered: \$375 per calendar month Physician Administered: \$1,600 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month
ANNUAL CARE	\$500 on the anniversary date of diagnosis; lifetime maximum of five annual \$500 payments per covered person
CANCER SCREENING	One \$75 benefit per calendar year, per covered person Benefit increases to three screenings per calendar year after the diagnosis for internal cancer or an associated cancerous condition
PROPHYLACTIC SURGERY (DUE TO A POSITIVE GENETIC TEST RESULT)	\$250 per covered person, per lifetime
ADDITIONAL OPINION	\$300 per covered person, per lifetime
HORMONAL THERAPY	\$25 once per calendar month
TOPICAL CHEMOTHERAPY	\$150 once per calendar month
ANTINAUSEA	\$100 once per calendar month
STEM CELL AND BONE MARROW TRANSPLANTATION	\$7,000; lifetime maximum of \$7,000 per covered person Donor Benefit: \$100 for stem cell donation, or \$750 for bone marrow donation Payable one time per covered person
BLOOD AND PLASMA	Inpatient: \$50 times the number of days paid under the Hospital Confinement Benefit, per covered person Outpatient: \$175 per day, per covered person
SURGICAL/ANESTHESIA	\$100-\$3,400 Anesthesia: additional 25% of the Surgery Benefit Maximum daily benefit will not exceed \$4,250; no lifetime maximum on the number of operations
SKIN CANCER SURGERY	Laser or Cryosurgery: \$35 Excision of lesion of skin without flap or graft: \$170 Flap or graft without excision: \$250 Excision of lesion of skin with flap or graft: \$400 Maximum daily benefit will not exceed \$400. No lifetime maximum on the number of operations
PROPHYLACTIC SURGERY (WITH CORRELATING INTERNAL CANCER DIAGNOSIS)	\$250 per covered person, per lifetime
HOSPITALIZATION CONFINEMENT FOR 30 DAYS OR LESS	Named Insured or Spouse: \$200 Dependent Child: \$250
HOSPITALIZATION CONFINEMENT FOR 31 DAYS OR MORE	Named Insured or Spouse: \$400 Dependent Child: \$500

<b>OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE</b>	\$200 per day, per covered person		
<b>EXTENDED-CARE FACILITY</b>	\$100 per day; limited to 30 days in each calendar year, per covered person		
<b>HOME HEALTH CARE</b>	\$100 per day; limited to 10 days per hospitalization, per covered person; and 30 days per calendar year, per covered person		
<b>HOSPICE CARE</b>	\$1,000 for first day; \$50 per day thereafter; \$12,000 lifetime maximum per covered person		
<b>NURSING SERVICES</b>	\$100 per day; payable for only the number of days the Hospital Confinement Benefit is payable		
<b>SURGICAL PROSTHESIS</b>	\$2,000; lifetime maximum of \$4,000 per covered person		
<b>NONSURGICAL PROSTHESIS</b>	\$175 per occurrence, per covered person; lifetime maximum of \$350 per covered person		
<b>BREAST RECONSTRUCTION</b>	<p>Breast Tissue/Muscle Reconstruction Flap Procedures: \$2,000</p> <p>Breast Reconstruction (occurring within 5 years of breast cancer diagnosis): \$500</p> <p>Breast Symmetry (on the nondiseased breast occurring within 5 years of breast reconstruction): \$220</p> <p>Permanent Areola Repigmentation (on the diseased breast): \$100</p> <p>Maximum daily benefit will not exceed \$2,000</p>		
<b>OTHER RECONSTRUCTIVE SURGERY</b>	<p>Facial Reconstruction: \$500</p> <p>Anesthesia: additional 25% of the Other Reconstructive Surgery Benefit</p> <p>Maximum daily benefit will not exceed \$500</p>		
<b>EGG HARVESTING, STORAGE (CRYOPRESERVATION) AND IMPLANTATION</b>	<p>\$1,000 for a covered person to have oocytes extracted and harvested</p> <p>\$200 for the storage of a covered person's oocyte(s) or sperm</p> <p>\$200 for embryo transfer</p> <p>Lifetime maximum of \$1,400 per covered person</p>		
<b>AMBULANCE</b>	<p>\$250 ground</p> <p>\$2,000 air ambulance</p>		
<b>TRANSPORTATION</b>	\$ .40 cents per mile for transportation; payable up to a combined maximum of \$1,200, per round trip		
<b>LODGING</b>	\$65 per day; limited to 90 days per calendar year		
<b>WAIVER OF PREMIUM</b>	Yes		
<b>CONTINUATION OF COVERAGE</b>	Yes		
<b>OPTIONAL RIDERS:</b>	<b>DESCRIPTION:</b>		
<b>INITIAL DIAGNOSIS BUILDING BENEFIT RIDER</b>	This benefit will increase the amount of your Initial Diagnosis Benefit, as shown in the policy, by \$100 for each unit purchased, up to five units, for each covered person on the anniversary date of coverage, while coverage remains in force.		
<b>SPECIFIED-DISEASE BENEFIT RIDER</b>	When a covered person is diagnosed with any of the diseases listed in the Specified-Disease Rider:		
	Initial diagnosis	Hospitalization	
	\$2,000	30 days or less; \$400 per day	31 days or more; \$800 per day
<b>DEPENDENT CHILD RIDER</b>	\$10,000 when a covered dependent child is diagnosed as having internal cancer or an associated cancerous condition; payable only once for each covered dependent child		

REFER TO THE FOLLOWING PAGES FOR BENEFIT DETAILS, DEFINITIONS, LIMITATIONS AND EXCLUSIONS.

## Accident Insurance

Benefits that may help cover costs such as those not covered by your medical plan.

### Accident Insurance Benefits

With MetLife, you'll have a choice of two plans (called the "Low Plan" and the "High Plan") that provide payments in addition to any other insurance payments you may receive<sup>1</sup>. Here are just some of the covered events/services<sup>2</sup>.

BENEFIT	BENEFIT LIMITS	LOW PLAN			HIGH PLAN		
		EMPLOYEE	SPOUSE	CHILD	EMPLOYEE	SPOUSE	CHILD
<b>ACCIDENTAL DEATH BENEFITS CATEGORY</b>							
Basic Accidental Death	N/A	\$25,000	\$12,500	\$5,000	\$50,000	\$25,000	\$10,000
Accidental Death Common Carrier		\$75,000	\$37,500	\$15,000	\$150,000	\$75,000	\$30,000
<b>ACCIDENTAL DISMEMBERMENT/FUNCTIONAL LOSS/PARALYSIS BENEFITS CATEGORY</b>							
<b>Basic Dismemberment/Functional Loss Benefit</b>							
Loss of one finger or one toe	N/A	\$750	\$750	\$750	\$1,000	\$1,000	\$1,000
Loss of one arm or one leg		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of one hand or one foot		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of two or more fingers or toes		\$1,500	\$1,500	\$1,500	\$2,000	\$2,000	\$2,000
Loss of sight in one eye		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
Loss of hearing in one ear		\$10,000	\$10,000	\$10,000	\$15,000	\$15,000	\$15,000
<b>Catastrophic Dismemberment/Functional Loss Benefit</b>							
Loss of both arms or both legs or one arm and one leg	N/A	\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of both hands or both feet or one hand and one foot		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of sight in both eyes		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of hearing in both ears		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
Loss of ability to speak		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000
<b>Paralysis Benefit</b>							
Two Limbs (paraplegia or hemiplegia)	N/A	\$10,000	\$10,000	\$10,000	\$20,000	\$20,000	\$20,000
Four Limbs (quadriplegia)		\$20,000	\$20,000	\$20,000	\$40,000	\$40,000	\$40,000

BENEFIT	BENEFIT LIMITS	LOW PLAN	HIGH PLAN
		ALL COVERED PERSONS	ALL COVERED PERSONS
<b>ACCIDENTAL INJURY BENEFITS CATEGORY</b>			
<b>Fracture Benefit (Closed)</b>			
Face or Nose (except mandible or maxilla)	If more than one bone is fractured,	\$1,000	\$2,000



## Accident Insurance

Skull Fracture - depressed (except bones of face or nose)	the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$4,000	\$5,000
Skull Fracture - non depressed (except bones of face or nose)		\$2,000	\$2,500
Lower Jaw, Mandible (except alveolar process)		\$750	\$1,000
Upper Jaw, Maxilla (except alveolar process)		\$1,000	\$2,000
Upper Arm between Elbow and Shoulder (humerus)		\$1,000	\$2,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$750	\$1,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$750	\$1,000
Rib		\$750	\$1,000
Finger, Toe		\$100	\$200
Vertebrae, Body of (excluding vertebral processes)		\$1,500	\$2,000
Vertebral Process		\$500	\$750
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$1,500	\$2,000
Hip, Thigh (femur)		\$4,000	\$5,000
Coccyx		\$500	\$750
Leg (tibia and/or fibula)		\$1,500	\$2,000
Kneecap (patella)		\$500	\$750
Ankle		\$500	\$750
Foot (except toes)	\$500	\$750	
Chip Fracture	25%	25%	
<b>Fracture Benefit (Open)</b>			
Face or Nose (except mandible or maxilla)	If more than one bone is fractured, the amount we will pay for all fractures combined will be no more than 2 times the highest Fracture Benefit.	\$2,000	\$4,000
Skull Fracture - depressed (except bones of face or nose)		\$8,000	\$10,000
Skull Fracture - non depressed (except bones of face or nose)		\$4,000	\$5,000
Lower Jaw, Mandible (except alveolar process)		\$1,500	\$2,000
Upper Jaw, Maxilla (except alveolar process)		\$2,000	\$4,000
Upper Arm between Elbow and Shoulder (humerus)		\$2,000	\$4,000
Shoulder Blade (scapula), Collarbone (clavicle, sternum)		\$1,500	\$2,000
Forearm (radius and/or ulna), Hand, Wrist (except fingers)		\$1,500	\$2,000
Rib		\$1,500	\$2,000
Finger, Toe		\$200	\$400
Vertebrae, Body of (excluding vertebral processes)		\$3,000	\$4,000

## Accident Insurance

Vertebral Process		\$1,000	\$1,500
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)		\$3,000	\$4,000
Hip, Thigh (femur)		\$8,000	\$10,000
Coccyx		\$1,000	\$1,500
Leg (tibia and/or fibula)		\$3,000	\$4,000
Kneecap (patella)		\$1,000	\$1,500
Ankle		\$1,000	\$1,500
Foot (except toes)		\$1,000	\$1,500
Chip Fracture		25%	25%
<b>Dislocation Benefit (Closed)</b>			
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$750	\$1,000
Collarbone (sternoclavicular)		\$1,000	\$1,500
Collarbone (acromioclavicular and separation)		\$750	\$1,000
Shoulder (glenohumeral)		\$750	\$1,000
Rib		\$750	\$1,000
Elbow		\$750	\$1,000
Wrist		\$750	\$1,000
Bone or Bones of the Hand (other than fingers)		\$750	\$1,000
Hip		\$4,000	\$5,000
Knee (except patella)		\$2,000	\$2,500
Ankle - Bone or bones of the Foot (other than toes)		\$750	\$1,000
One Toe or Finger		\$100	\$200
Partial Dislocation		25%	25%
<b>Dislocation Benefit (Open)</b>			
Lower Jaw	If more than one joint is dislocated, the amount we will pay for all dislocations combined will be no more than 2 times the highest Dislocation Benefit.	\$1,500	\$2,000
Collarbone (sternoclavicular)		\$2,000	\$3,000
Collarbone (acromioclavicular and separation)		\$1,500	\$2,000
Shoulder (glenohumeral)		\$1,500	\$2,000
Rib		\$1,500	\$2,000
Elbow		\$1,500	\$2,000
Wrist		\$1,500	\$2,000
Bone or Bones of the Hand (other than fingers)		\$1,500	\$2,000
Hip		\$8,000	\$10,000
Knee (except patella)		\$4,000	\$5,000
Ankle - Bone or bones of the Foot (other than toes)		\$1,500	\$2,000

## Accident Insurance

One Toe or Finger		\$200	\$400
Partial Dislocation		25%	25%
<b>Burn Benefit</b>			
2nd Degree w/ less than 10% of surface skin burnt	1 time per accident; Unlimited time(s) per calendar year	\$75	\$100
2nd Degree 10-25% surface skin burnt		\$150	\$200
2nd Degree 25-35% surface skin burnt		\$500	\$750
2nd Degree 35% or more of surface skin burnt		\$1,000	\$1,500
3rd Degree w/ less than 10% of surface skin burnt		\$1,000	\$1,500
3rd Degree 10-25% surface skin burnt		\$1,500	\$2,000
3rd Degree 25-35% surface skin burnt		\$5,000	\$7,500
3rd Degree 35% or more of surface skin burnt		\$10,000	\$15,000
<b>Concussion Benefit</b>			
Concussion	1 time(s) per calendar year	\$250	\$500
<b>Coma Benefit</b>			
Coma	1 time(s) per accident; Unlimited time(s) per calendar year	\$7,500	\$10,000
<b>Laceration Benefit</b>			
Without repair by stiches	1 time per accident; 3 time(s) per calendar year	\$50	\$75
Repaired by stiches but less than 2 inches long		\$75	\$125
Repaired by stiches and 2-6 inches long		\$200	\$350
Repaired by stiches and over 6 inches long		\$400	\$700
<b>Broken Tooth Benefit</b>			
Crown	1 time(s) per accident; Unlimited time(s) per calendar year (applies to all procedures)	\$200	\$300
Extraction	1 time(s) per accident; Unlimited time(s) per calendar year (applies to all procedures)	\$100	\$150
Filling	1 time(s) per accident; Unlimited time(s) per calendar year (applies to all procedures)	\$25	\$50
<b>Eye Injury Benefit</b>			
Eye Injury	1 time(s) per accident; Unlimited time(s) per calendar year	\$300	\$400

		LOW PLAN	HIGH PLAN
<b>BENEFIT</b>	<b>BENEFIT LIMITS</b>	<b>ALL COVERED</b>	<b>ALL</b>

## Accident Insurance

		PERSONS	COVERED PERSONS
<b>MEDICAL TREATMENT AND SERVICES BENEFITS CATEGORY</b>			
<b>Ground Ambulance Benefit</b>			
Ground Ambulance	1 time(s) per accident; Unlimited time(s) per calendar year	\$300	\$400
<b>Air Ambulance Benefit</b>			
Air Ambulance	1 time(s) per accident; Unlimited time(s) per calendar year	\$1,000	\$1,250
<b>Emergency Care Benefit</b>			
Emergency Room	1 time per accident (combined with Non-Emergency Initial Care Benefit). Payable within 48 hours after the accident.	\$150	\$200
Physician's Office		\$75	\$100
Urgent Care		\$75	\$100
<b>Non-Emergency Initial Care Benefit</b>			
Non-Emergency Initial Care	1 time per accident (combined with Emergency Care Benefit)	\$75	\$100
<b>Medical Testing Benefit</b>			
Medical Testing (X-rays, MRI/MR, Ultrasound, NCV, CT/CAT, EEG)	2 time(s) per accident; Unlimited time(s) per calendar year	\$150	\$200
<b>Physician Follow-Up Benefit</b>			
Physician Follow-Up Visit	2 time(s) per accident; 6 time(s) per calendar year	\$75	\$100
<b>Transportation Benefit</b>			
Transportation	1 time(s) per accident; 2 time(s) per calendar year	\$300	\$400
<b>Therapy Services Benefit</b>			
Acupuncture	10 time(s) per accident; Unlimited time(s) per calendar year	\$35	\$50
Chiropractic Therapy		\$35	\$50
Cognitive Behavioral Therapy		\$35	\$50
Occupational Therapy		\$35	\$50
Physical Therapy		\$35	\$50
Respiratory therapy		\$35	\$50
Speech Therapy		\$35	\$50
Vocational Therapy		\$35	\$50
<b>Pain Benefit</b>			
Pain Management (for Epidural Anesthesia)	1 time(s) per accident; Unlimited time(s) per calendar year	\$75	\$100

## Accident Insurance

Prosthetic Device Benefit			
One Device Only	1 time(s) per accident; Unlimited time(s) per calendar year	\$750	\$1,000
More than One Device		\$1,500	\$2,000
Medical Appliance Benefit			
Brace		\$75	\$150
Cane		\$75	\$150
Crutches		\$75	\$150
Walker - expected use < 1yr		\$150	\$200
Walker - expected use >=1 yr		\$300	\$400
Walking Boot		\$75	\$150
Wheel chair or motorized scooter - expected use < 1yr		\$200	\$300
Wheel chair or motorized scooter - expected use >=1yr		\$750	\$1,000
Other medical device used for Mobility		\$75	\$150
Medical Appliance Benefit Limit (for all appliances combined per accident)		\$750	\$1,000
Modification Benefit			
Modification	1 time(s) per accident; Unlimited time(s) per calendar year	\$1,000	\$1,500
Blood/ Plasma/ Platelets Benefit			
Blood/Plasma/Platelets	1 time(s) per accident; Unlimited time(s) per calendar year	\$400	\$500
Surgery Benefits			
Surgical Repair – Cranial	1 time(s) per accident; Unlimited time(s) per calendar year	\$1,500	\$2,000
Surgical Repair – Hernia		\$150	\$200
Surgical Repair – Ruptured Disc		\$750	\$1,500
Surgical Repair – Skin Graft (% of Burn Benefit )		50%	50%
Surgical Repair – Torn Cartilage in Knee		\$750	\$1,500
Surgical Repair – Torn tendon/ligament/rotator cuff - one		\$750	\$1,000
Surgical Repair – Torn tendon/ligament/rotator cuff - two or more		\$1,500	\$2,000
Surgical Repair – Thoracic Cavity or Abdominal Pelvic Cavity		\$1,500	\$2,000
Exploratory Surgery (for any Surgery Benefit procedure)		\$150	\$200
Other Outpatient Surgery Benefit			

## Accident Insurance

Other Outpatient Surgery Benefit	1 time(s) per accident; Unlimited time(s) per calendar year	\$300	\$400
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		LOW PLAN	HIGH PLAN
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS	ALL COVERED PERSONS
<b>ACCIDENT – HOSPITAL BENEFITS CATEGORY</b>			
<b>Hospital Admission Benefit</b>			
Admission	1 time per accident; Unlimited times per calendar year	\$1,000	\$2,000
ICU Supplemental Admission (paid in addition to Admission)		\$1,000	\$2,000
<b>Hospital Confinement Benefit</b>			
Confinement	30 days per accident. Payable after the first day of admission. ICU Supplemental Confinement will pay an additional benefit for 30 of those days.	\$150	\$300
ICU Supplemental Confinement (paid in addition to Confinement)		\$150	\$300
<b>Inpatient Rehabilitation Benefit</b>			
Inpatient Rehabilitation	15 days per accident; 30 days per calendar year	\$150	\$200

		LOW PLAN	HIGH PLAN
BENEFIT	BENEFIT LIMITS	ALL COVERED PERSONS	ALL COVERED PERSONS
<b>OTHER BENEFITS CATEGORY</b>			
Health Screening Benefit	1 time(s) per calendar year	\$50	\$50
Lodging Benefit	15 day(s) per calendar year	\$100	\$200

### Organized Sports Activity Injury Benefit Rider

This coverage includes an Organized Sports Activity Benefit Rider. The rider increases the amount payable under the Certificate for certain benefits by 25% for injuries resulting from an accident that occurred while participating as a player in an organized sports activity. The rider sets forth terms, conditions and limitations, including the covered persons to whom the rider applies.

#### Notes Regarding Certain Benefits:

- **Accidental Death Benefits Category:** The benefit amount will be reduced by the amount of any Accidental Dismemberment/Functional Loss/Paralysis Benefits and Modification Benefit paid for Injuries sustained by the Covered Person in the same Accident for which the Accidental Death Benefit is being paid.
- **Accidental Death Common Carrier Benefit:** "Common Carrier": refers to airplanes, trains, buses, trolleys, subways and boats. Certain conditions apply. See your Disclosure Statement or Outline of Coverage/Disclosure Document for specific details.
- **Lodging Benefit:** The lodging benefit is not available in all states. It provides a benefit for a companion accompanying a covered insured while hospitalized, provided that lodging is at least 50 miles from the insured's primary residence.

Please contact MetLife for detailed definitions and state variations of covered benefits.

## Accident Insurance

Kathy's daughter, Molly, was riding her bike to school. On her way there she fell to the ground, was knocked unconscious, and was taken to the local emergency room (ER) by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs.

Covered Event <sup>3</sup>	Benefit Amount
Ambulance (ground)	\$400
Emergency Care	\$200
Physician Follow-Up (\$100 x 2)	\$200
Medical Testing	\$200
Concussion	\$500
Broken Tooth (repaired by crown)	\$300
Benefits paid by MetLife Group Accident Insurance	\$1,800

Benefit amount is based on a sample MetLife plan design. Actual plan design and benefits may vary.

### Questions & Answers

**Q. Who is eligible to enroll for this accident coverage?**

**A. You are eligible to enroll yourself and your eligible family members!**<sup>4</sup> You need to enroll during your Enrollment Period and to be actively at work for your coverage to be effective.

**Q. How do I pay for my accident coverage?**

**A. Premiums will be paid through payroll deduction,** so you don't have to worry about writing a check or missing a payment.

**Q. What happens if my employment status changes? Can I take my coverage with me?**

**A. Yes, you can take your coverage with you.**<sup>5</sup> You will need to continue to pay your premiums to keep your coverage in force. Your coverage will only end if you stop paying your premium or if your employer offers you similar coverage with a different insurance carrier.

**Q. Who do I call for assistance?**

**A. Contact a MetLife Customer Service Representative at Monday through Friday from 8:00 a.m. to 8:00 p.m., EST.**

**A. Please call MetLife directly at Monday through Friday from 8:00 a.m. to 8 p.m., EST and talk with a benefits consultant.**

### Insurance Rates

MetLife offers group rates and payroll deduction, so you don't have to worry about writing a check or missing a payment! Your employee rates are outlined below.

Accident Insurance	Monthly Cost to You	
Coverage Options	Low Plan	High Plan
Employee	\$10.26	\$16.26
Employee & Spouse	\$18.44	\$28.32
Employee & Child(ren)	\$20.14	\$33.16
Employee & Spouse/Child(ren)	\$28.32	\$45.22

<sup>1</sup> Covered services/treatments must be the result of a covered accident or sickness as defined in the group policy/certificate. See your Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

<sup>2</sup> Availability of benefits varies by state. See your Disclosure Statement or Outline of Coverage/Disclosure Document for state variations.

<sup>3</sup> Benefits and amounts are based on sample MetLife plan design. Plan design and plan benefits may vary.



## Accident Insurance

<sup>4</sup> Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents to be covered are not subject to medical restrictions as set forth on the enrollment form and in the Certificate. Some states require the insured to have medical coverage. Children may be covered to age 26. There are benefit reductions that may begin at age 65.

<sup>5</sup> Eligibility for portability through the Continuation of Insurance with Premium Payment provision may be subject to certain eligibility requirements and limitations. For more information, contact your MetLife representative.

METLIFE'S ACCIDENT INSURANCE IS A LIMITED BENEFIT GROUP INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage and certain states may require the insured to have medical coverage to enroll for the coverage. The policy or its provisions may vary or be unavailable in some states. **There are benefit reductions that begin at age 65, if applicable.** Like most group accident and health insurance policies, policies offered by MetLife may include waiting periods and contain certain exclusions, limitations and terms for keeping them in force. For complete details of coverage and availability, please refer to the group policy form GPNP12-AX or contact MetLife.

Benefits are underwritten by Metropolitan Life Insurance Company, New York, NY. Hospital does not include certain facilities such as nursing homes, convalescent care or extended care facilities. See MetLife's Disclosure Statement or Outline of Coverage/Disclosure Document for full details.

## What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica.

## What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit [www.employeebenefits.aul.com](http://www.employeebenefits.aul.com) to find the Notices and Limitations, G-14320 (05 NonPrudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.

**Note:** *Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.*

**THE NEED FOR DISABILITY INSURANCE**

# Protect your paycheck

You insure your home, car and other valuable possessions, so why not also protect what pays for all those things? Your income. Without it, think about how your mortgage/rent, groceries or credit card bills would get paid. That's where disability insurance can help.

A disability can happen to anyone at any time and it can last for a short or long period of time. Purchasing disability insurance through your workplace is a way to replace a portion of your pre-disability earnings if you get sick or hurt and are unable to work. Being prepared can help ease the financial burden for you.

**Things to think about**

A severe injury or illness can leave you unable to work for years. Workers' compensation only covers injuries that happen on the job and, to qualify for coverage, you must meet certain eligibility requirements. Additionally, medical insurance will only help cover your medical costs.

You might be able to dip into savings or borrow money from loved ones, but if you don't have these options, can you really afford not to have disability insurance?

Protect yourself and your income with disability insurance.

Disability insurance can provide you with the income protection you need. Consider purchasing it today.

**Let's figure it out**

Everyone's circumstances are different. This calculator can help you figure out how much you need to protect your lifestyle and the lifestyles of those you love if you become disabled.

**Estimate your essential monthly expenses**

Living expenses	Amount
Monthly housing (e.g., mortgage, rent, insurance, taxes)	
Utilities (e.g., telephone, electricity, gas, oil, cable, TV, Internet)	
Food	
Transportation (e.g., car payments, gasoline, insurance)	
<b>Subtotal =</b>	
Debt expenses	
Education (e.g., tuition, books, supplies)	
Health care (e.g., out-of-pocket costs, insurance premiums)	
Debt payments (e.g., credit cards, other debt)	
<b>Subtotal =</b>	
Other expenses	
Dependent care	
Life insurance premiums	
<b>Subtotal =</b>	
<b>Minimum monthly amount to cover with disability insurance</b>	<b>\$</b>

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, IN, a OneAmerica company.  
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## Group Educator Disability Terms and Definitions

<b>Eligible Employees:</b>	This benefit is available for employees who are actively at work on the effective date and working a minimum of 20 hours per week.
<b>Flexible Choices:</b>	Since everyone's needs are different, these plans offer flexibility for you to choose a benefit option that fits your income replacement needs and budget.
<b>Timely Enrollment:</b>	Enrolling timely means you have enrolled during the initial enrollment period when benefits were first offered by AUL, or as a newly hired employee within 31 days following completion of any applicable waiting period.
<b>Portability:</b>	Should your coverage terminate, you may be eligible to take this disability insurance with you without providing Evidence of Insurability. You must apply within 31 days from the last day you are eligible.
<b>Waiver of Premium:</b>	If approved, this benefit waives your Disability insurance premium in case you become disabled and are unable to collect a paycheck.
<b>Elimination Period:</b>	This is a period of consecutive days of disability before benefits may become payable under the contract.
<b>Total Disability:</b>	You are considered disabled if, because of injury or sickness, you cannot perform the material and substantial duties of your regular occupation, you are not working in any occupation and are under the regular attendance of a physician for that injury or sickness.
<b>Partial Disability:</b>	You may be paid a partial disability benefit, if because of injury or sickness, you are unable to perform every material and substantial duty of your regular occupation on a full-time basis, are performing at least one of the material and substantial duties of your regular occupation, or another occupation, on a full or part-time basis, and are earning less than 80% of your pre-disability earnings due to the same injury or sickness.
<b>Residual:</b>	The elimination period can be satisfied by total disability, partial disability, or a combination of both.
<b>Return to Work:</b>	You may be able to return to work for a specified time period without having your partial disability benefits reduced according to the contract. The Return to Work Benefit is offered up to a maximum of 12 months. .
<b>Integration:</b>	The method by which your benefit may be reduced by Other Income Benefits.
<b>Offset:</b>	An offset is an amount that reduces your benefit amount by amounts you receive from other sources for your disability and will be specified in the contract.
<b>Pre-Existing Condition Limitations:</b>	The pre-existing period is 3/12. Certain disabilities are not covered if the cause of the disability is traceable to a condition existing prior to your effective date of coverage. A pre-existing condition is any condition for which a person has received medical treatment or consultation, taken or were prescribed drugs or medicine, or received care or services, including diagnostic measures, within a time-frame specified in the contract. You must also be treatment-free for a time-frame specified in some contracts following your individual effective date of coverage.
<b>About Your Benefits:</b>	Group Educator Disability benefits are illustrated and paid on a monthly basis.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

**Group Educator Disability Insurance Coverage for Eligible Employees  
Monthly Payroll Deduction Illustration**

About your benefit options:

- Group Educator Disability benefits are illustrated and paid on a monthly basis.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

Option 1:		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		0 days / 7 days			Accident	SSFRA	Sickness	3 years/SSFRA		3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$4.06	\$4.06	\$4.06	\$5.26	\$6.28	\$7.22	\$7.68	\$8.22	\$9.16	\$10.86	\$10.86	\$10.86
\$5,400	\$300	\$6.09	\$6.09	\$6.09	\$7.89	\$9.42	\$10.83	\$11.52	\$12.33	\$13.74	\$16.29	\$16.29	\$16.29
\$7,200	\$400	\$8.12	\$8.12	\$8.12	\$10.52	\$12.56	\$14.44	\$15.36	\$16.44	\$18.32	\$21.72	\$21.72	\$21.72
\$9,000	\$500	\$10.15	\$10.15	\$10.15	\$13.15	\$15.70	\$18.05	\$19.20	\$20.55	\$22.90	\$27.15	\$27.15	\$27.15
\$10,799	\$600	\$12.18	\$12.18	\$12.18	\$15.78	\$18.84	\$21.66	\$23.04	\$24.66	\$27.48	\$32.58	\$32.58	\$32.58
\$12,599	\$700	\$14.21	\$14.21	\$14.21	\$18.41	\$21.98	\$25.27	\$26.88	\$28.77	\$32.06	\$38.01	\$38.01	\$38.01
\$14,399	\$800	\$16.24	\$16.24	\$16.24	\$21.04	\$25.12	\$28.88	\$30.72	\$32.88	\$36.64	\$43.44	\$43.44	\$43.44
\$16,199	\$900	\$18.27	\$18.27	\$18.27	\$23.67	\$28.26	\$32.49	\$34.56	\$36.99	\$41.22	\$48.87	\$48.87	\$48.87
\$17,999	\$1,000	\$20.30	\$20.30	\$20.30	\$26.30	\$31.40	\$36.10	\$38.40	\$41.10	\$45.80	\$54.30	\$54.30	\$54.30
\$19,799	\$1,100	\$22.33	\$22.33	\$22.33	\$28.93	\$34.54	\$39.71	\$42.24	\$45.21	\$50.38	\$59.73	\$59.73	\$59.73
\$21,599	\$1,200	\$24.36	\$24.36	\$24.36	\$31.56	\$37.68	\$43.32	\$46.08	\$49.32	\$54.96	\$65.16	\$65.16	\$65.16
\$23,399	\$1,300	\$26.39	\$26.39	\$26.39	\$34.19	\$40.82	\$46.93	\$49.92	\$53.43	\$59.54	\$70.59	\$70.59	\$70.59
\$25,199	\$1,400	\$28.42	\$28.42	\$28.42	\$36.82	\$43.96	\$50.54	\$53.76	\$57.54	\$64.12	\$76.02	\$76.02	\$76.02
\$26,999	\$1,500	\$30.45	\$30.45	\$30.45	\$39.45	\$47.10	\$54.15	\$57.60	\$61.65	\$68.70	\$81.45	\$81.45	\$81.45
\$28,799	\$1,600	\$32.48	\$32.48	\$32.48	\$42.08	\$50.24	\$57.76	\$61.44	\$65.76	\$73.28	\$86.88	\$86.88	\$86.88
\$30,598	\$1,700	\$34.51	\$34.51	\$34.51	\$44.71	\$53.38	\$61.37	\$65.28	\$69.87	\$77.86	\$92.31	\$92.31	\$92.31
\$32,398	\$1,800	\$36.54	\$36.54	\$36.54	\$47.34	\$56.52	\$64.98	\$69.12	\$73.98	\$82.44	\$97.74	\$97.74	\$97.74
\$34,198	\$1,900	\$38.57	\$38.57	\$38.57	\$49.97	\$59.66	\$68.59	\$72.96	\$78.09	\$87.02	\$103.17	\$103.17	\$103.17
\$35,998	\$2,000	\$40.60	\$40.60	\$40.60	\$52.60	\$62.80	\$72.20	\$76.80	\$82.20	\$91.60	\$108.60	\$108.60	\$108.60
\$37,798	\$2,100	\$42.63	\$42.63	\$42.63	\$55.23	\$65.94	\$75.81	\$80.64	\$86.31	\$96.18	\$114.03	\$114.03	\$114.03
\$39,598	\$2,200	\$44.66	\$44.66	\$44.66	\$57.86	\$69.08	\$79.42	\$84.48	\$90.42	\$100.76	\$119.46	\$119.46	\$119.46
\$41,398	\$2,300	\$46.69	\$46.69	\$46.69	\$60.49	\$72.22	\$83.03	\$88.32	\$94.53	\$105.34	\$124.89	\$124.89	\$124.89
\$43,198	\$2,400	\$48.72	\$48.72	\$48.72	\$63.12	\$75.36	\$86.64	\$92.16	\$98.64	\$109.92	\$130.32	\$130.32	\$130.32
\$44,998	\$2,500	\$50.75	\$50.75	\$50.75	\$65.75	\$78.50	\$90.25	\$96.00	\$102.75	\$114.50	\$135.75	\$135.75	\$135.75
\$46,798	\$2,600	\$52.78	\$52.78	\$52.78	\$68.38	\$81.64	\$93.86	\$99.84	\$106.86	\$119.08	\$141.18	\$141.18	\$141.18
\$48,598	\$2,700	\$54.81	\$54.81	\$54.81	\$71.01	\$84.78	\$97.47	\$103.68	\$110.97	\$123.66	\$146.61	\$146.61	\$146.61
\$50,397	\$2,800	\$56.84	\$56.84	\$56.84	\$73.64	\$87.92	\$101.08	\$107.52	\$115.08	\$128.24	\$152.04	\$152.04	\$152.04
\$52,197	\$2,900	\$58.87	\$58.87	\$58.87	\$76.27	\$91.06	\$104.69	\$111.36	\$119.19	\$132.82	\$157.47	\$157.47	\$157.47

Rates Effective 11/1/2018

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Monthly Payroll Deduction Illustration**

About your benefit options:

- Group Educator Disability benefits are illustrated and paid on a monthly basis.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

Option 1:		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		0 days / 7 days			Accident	SSFRA	Sickness		3 years/SSFRA	3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$53,997	\$3,000	\$60.90	\$60.90	\$60.90	\$78.90	\$94.20	\$108.30	\$115.20	\$123.30	\$137.40	\$162.90	\$162.90	\$162.90
\$55,797	\$3,100	\$62.93	\$62.93	\$62.93	\$81.53	\$97.34	\$111.91	\$119.04	\$127.41	\$141.98	\$168.33	\$168.33	\$168.33
\$57,597	\$3,200	\$64.96	\$64.96	\$64.96	\$84.16	\$100.48	\$115.52	\$122.88	\$131.52	\$146.56	\$173.76	\$173.76	\$173.76
\$59,397	\$3,300	\$66.99	\$66.99	\$66.99	\$86.79	\$103.62	\$119.13	\$126.72	\$135.63	\$151.14	\$179.19	\$179.19	\$179.19
\$61,197	\$3,400	\$69.02	\$69.02	\$69.02	\$89.42	\$106.76	\$122.74	\$130.56	\$139.74	\$155.72	\$184.62	\$184.62	\$184.62
\$62,997	\$3,500	\$71.05	\$71.05	\$71.05	\$92.05	\$109.90	\$126.35	\$134.40	\$143.85	\$160.30	\$190.05	\$190.05	\$190.05
\$64,797	\$3,600	\$73.08	\$73.08	\$73.08	\$94.68	\$113.04	\$129.96	\$138.24	\$147.96	\$164.88	\$195.48	\$195.48	\$195.48
\$66,597	\$3,700	\$75.11	\$75.11	\$75.11	\$97.31	\$116.18	\$133.57	\$142.08	\$152.07	\$169.46	\$200.91	\$200.91	\$200.91
\$68,397	\$3,800	\$77.14	\$77.14	\$77.14	\$99.94	\$119.32	\$137.18	\$145.92	\$156.18	\$174.04	\$206.34	\$206.34	\$206.34
\$70,196	\$3,900	\$79.17	\$79.17	\$79.17	\$102.57	\$122.46	\$140.79	\$149.76	\$160.29	\$178.62	\$211.77	\$211.77	\$211.77
\$71,996	\$4,000	\$81.20	\$81.20	\$81.20	\$105.20	\$125.60	\$144.40	\$153.60	\$164.40	\$183.20	\$217.20	\$217.20	\$217.20
\$73,796	\$4,100	\$83.23	\$83.23	\$83.23	\$107.83	\$128.74	\$148.01	\$157.44	\$168.51	\$187.78	\$222.63	\$222.63	\$222.63
\$75,596	\$4,200	\$85.26	\$85.26	\$85.26	\$110.46	\$131.88	\$151.62	\$161.28	\$172.62	\$192.36	\$228.06	\$228.06	\$228.06
\$77,396	\$4,300	\$87.29	\$87.29	\$87.29	\$113.09	\$135.02	\$155.23	\$165.12	\$176.73	\$196.94	\$233.49	\$233.49	\$233.49
\$79,196	\$4,400	\$89.32	\$89.32	\$89.32	\$115.72	\$138.16	\$158.84	\$168.96	\$180.84	\$201.52	\$238.92	\$238.92	\$238.92
\$80,996	\$4,500	\$91.35	\$91.35	\$91.35	\$118.35	\$141.30	\$162.45	\$172.80	\$184.95	\$206.10	\$244.35	\$244.35	\$244.35
\$82,796	\$4,600	\$93.38	\$93.38	\$93.38	\$120.98	\$144.44	\$166.06	\$176.64	\$189.06	\$210.68	\$249.78	\$249.78	\$249.78
\$84,596	\$4,700	\$95.41	\$95.41	\$95.41	\$123.61	\$147.58	\$169.67	\$180.48	\$193.17	\$215.26	\$255.21	\$255.21	\$255.21
\$86,396	\$4,800	\$97.44	\$97.44	\$97.44	\$126.24	\$150.72	\$173.28	\$184.32	\$197.28	\$219.84	\$260.64	\$260.64	\$260.64
\$88,196	\$4,900	\$99.47	\$99.47	\$99.47	\$128.87	\$153.86	\$176.89	\$188.16	\$201.39	\$224.42	\$266.07	\$266.07	\$266.07
\$89,996	\$5,000	\$101.50	\$101.50	\$101.50	\$131.50	\$157.00	\$180.50	\$192.00	\$205.50	\$229.00	\$271.50	\$271.50	\$271.50
\$91,795	\$5,100	\$103.53	\$103.53	\$103.53	\$134.13	\$160.14	\$184.11	\$195.84	\$209.61	\$233.58	\$276.93	\$276.93	\$276.93
\$93,595	\$5,200	\$105.56	\$105.56	\$105.56	\$136.76	\$163.28	\$187.72	\$199.68	\$213.72	\$238.16	\$282.36	\$282.36	\$282.36
\$95,395	\$5,300	\$107.59	\$107.59	\$107.59	\$139.39	\$166.42	\$191.33	\$203.52	\$217.83	\$242.74	\$287.79	\$287.79	\$287.79
\$97,195	\$5,400	\$109.62	\$109.62	\$109.62	\$142.02	\$169.56	\$194.94	\$207.36	\$221.94	\$247.32	\$293.22	\$293.22	\$293.22
\$98,995	\$5,500	\$111.65	\$111.65	\$111.65	\$144.65	\$172.70	\$198.55	\$211.20	\$226.05	\$251.90	\$298.65	\$298.65	\$298.65
\$100,795	\$5,600	\$113.68	\$113.68	\$113.68	\$147.28	\$175.84	\$202.16	\$215.04	\$230.16	\$256.48	\$304.08	\$304.08	\$304.08
\$102,595	\$5,700	\$115.71	\$115.71	\$115.71	\$149.91	\$178.98	\$205.77	\$218.88	\$234.27	\$261.06	\$309.51	\$309.51	\$309.51

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Option 1:		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		0 days / 7 days			Accident SSFRA	Sickness 3 years/SSFRA		3/12					
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$104,395	\$5,800	\$117.74	\$117.74	\$117.74	\$152.54	\$182.12	\$209.38	\$222.72	\$238.38	\$265.64	\$314.94	\$314.94	\$314.94
\$106,195	\$5,900	\$119.77	\$119.77	\$119.77	\$155.17	\$185.26	\$212.99	\$226.56	\$242.49	\$270.22	\$320.37	\$320.37	\$320.37
\$107,995	\$6,000	\$121.80	\$121.80	\$121.80	\$157.80	\$188.40	\$216.60	\$230.40	\$246.60	\$274.80	\$325.80	\$325.80	\$325.80
\$109,795	\$6,100	\$123.83	\$123.83	\$123.83	\$160.43	\$191.54	\$220.21	\$234.24	\$250.71	\$279.38	\$331.23	\$331.23	\$331.23
\$111,594	\$6,200	\$125.86	\$125.86	\$125.86	\$163.06	\$194.68	\$223.82	\$238.08	\$254.82	\$283.96	\$336.66	\$336.66	\$336.66
\$113,394	\$6,300	\$127.89	\$127.89	\$127.89	\$165.69	\$197.82	\$227.43	\$241.92	\$258.93	\$288.54	\$342.09	\$342.09	\$342.09
\$115,194	\$6,400	\$129.92	\$129.92	\$129.92	\$168.32	\$200.96	\$231.04	\$245.76	\$263.04	\$293.12	\$347.52	\$347.52	\$347.52
\$116,994	\$6,500	\$131.95	\$131.95	\$131.95	\$170.95	\$204.10	\$234.65	\$249.60	\$267.15	\$297.70	\$352.95	\$352.95	\$352.95
\$118,794	\$6,600	\$133.98	\$133.98	\$133.98	\$173.58	\$207.24	\$238.26	\$253.44	\$271.26	\$302.28	\$358.38	\$358.38	\$358.38
\$120,594	\$6,700	\$136.01	\$136.01	\$136.01	\$176.21	\$210.38	\$241.87	\$257.28	\$275.37	\$306.86	\$363.81	\$363.81	\$363.81
\$122,394	\$6,800	\$138.04	\$138.04	\$138.04	\$178.84	\$213.52	\$245.48	\$261.12	\$279.48	\$311.44	\$369.24	\$369.24	\$369.24
\$124,194	\$6,900	\$140.07	\$140.07	\$140.07	\$181.47	\$216.66	\$249.09	\$264.96	\$283.59	\$316.02	\$374.67	\$374.67	\$374.67
\$125,994	\$7,000	\$142.10	\$142.10	\$142.10	\$184.10	\$219.80	\$252.70	\$268.80	\$287.70	\$320.60	\$380.10	\$380.10	\$380.10
\$127,794	\$7,100	\$144.13	\$144.13	\$144.13	\$186.73	\$222.94	\$256.31	\$272.64	\$291.81	\$325.18	\$385.53	\$385.53	\$385.53
\$129,594	\$7,200	\$146.16	\$146.16	\$146.16	\$189.36	\$226.08	\$259.92	\$276.48	\$295.92	\$329.76	\$390.96	\$390.96	\$390.96
\$131,393	\$7,300	\$148.19	\$148.19	\$148.19	\$191.99	\$229.22	\$263.53	\$280.32	\$300.03	\$334.34	\$396.39	\$396.39	\$396.39
\$133,193	\$7,400	\$150.22	\$150.22	\$150.22	\$194.62	\$232.36	\$267.14	\$284.16	\$304.14	\$338.92	\$401.82	\$401.82	\$401.82
\$134,993	\$7,500	\$152.25	\$152.25	\$152.25	\$197.25	\$235.50	\$270.75	\$288.00	\$308.25	\$343.50	\$407.25	\$407.25	\$407.25

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<b>Option 2:</b>		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		14 days / 14 days			Accident	SSFRA	Sickness		3 years/SSFRA		3/12		
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	<b>Monthly Payroll Deduction Amounts</b> (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$2.62	\$2.62	\$2.62	\$3.50	\$4.30	\$5.10	\$5.46	\$5.76	\$6.50	\$7.50	\$7.50	\$7.50
\$5,400	\$300	\$3.93	\$3.93	\$3.93	\$5.25	\$6.45	\$7.65	\$8.19	\$8.64	\$9.75	\$11.25	\$11.25	\$11.25
\$7,200	\$400	\$5.24	\$5.24	\$5.24	\$7.00	\$8.60	\$10.20	\$10.92	\$11.52	\$13.00	\$15.00	\$15.00	\$15.00
\$9,000	\$500	\$6.55	\$6.55	\$6.55	\$8.75	\$10.75	\$12.75	\$13.65	\$14.40	\$16.25	\$18.75	\$18.75	\$18.75
\$10,799	\$600	\$7.86	\$7.86	\$7.86	\$10.50	\$12.90	\$15.30	\$16.38	\$17.28	\$19.50	\$22.50	\$22.50	\$22.50
\$12,599	\$700	\$9.17	\$9.17	\$9.17	\$12.25	\$15.05	\$17.85	\$19.11	\$20.16	\$22.75	\$26.25	\$26.25	\$26.25
\$14,399	\$800	\$10.48	\$10.48	\$10.48	\$14.00	\$17.20	\$20.40	\$21.84	\$23.04	\$26.00	\$30.00	\$30.00	\$30.00
\$16,199	\$900	\$11.79	\$11.79	\$11.79	\$15.75	\$19.35	\$22.95	\$24.57	\$25.92	\$29.25	\$33.75	\$33.75	\$33.75
\$17,999	\$1,000	\$13.10	\$13.10	\$13.10	\$17.50	\$21.50	\$25.50	\$27.30	\$28.80	\$32.50	\$37.50	\$37.50	\$37.50
\$19,799	\$1,100	\$14.41	\$14.41	\$14.41	\$19.25	\$23.65	\$28.05	\$30.03	\$31.68	\$35.75	\$41.25	\$41.25	\$41.25
\$21,599	\$1,200	\$15.72	\$15.72	\$15.72	\$21.00	\$25.80	\$30.60	\$32.76	\$34.56	\$39.00	\$45.00	\$45.00	\$45.00
\$23,399	\$1,300	\$17.03	\$17.03	\$17.03	\$22.75	\$27.95	\$33.15	\$35.49	\$37.44	\$42.25	\$48.75	\$48.75	\$48.75
\$25,199	\$1,400	\$18.34	\$18.34	\$18.34	\$24.50	\$30.10	\$35.70	\$38.22	\$40.32	\$45.50	\$52.50	\$52.50	\$52.50
\$26,999	\$1,500	\$19.65	\$19.65	\$19.65	\$26.25	\$32.25	\$38.25	\$40.95	\$43.20	\$48.75	\$56.25	\$56.25	\$56.25
\$28,799	\$1,600	\$20.96	\$20.96	\$20.96	\$28.00	\$34.40	\$40.80	\$43.68	\$46.08	\$52.00	\$60.00	\$60.00	\$60.00
\$30,598	\$1,700	\$22.27	\$22.27	\$22.27	\$29.75	\$36.55	\$43.35	\$46.41	\$48.96	\$55.25	\$63.75	\$63.75	\$63.75
\$32,398	\$1,800	\$23.58	\$23.58	\$23.58	\$31.50	\$38.70	\$45.90	\$49.14	\$51.84	\$58.50	\$67.50	\$67.50	\$67.50
\$34,198	\$1,900	\$24.89	\$24.89	\$24.89	\$33.25	\$40.85	\$48.45	\$51.87	\$54.72	\$61.75	\$71.25	\$71.25	\$71.25
\$35,998	\$2,000	\$26.20	\$26.20	\$26.20	\$35.00	\$43.00	\$51.00	\$54.60	\$57.60	\$65.00	\$75.00	\$75.00	\$75.00
\$37,798	\$2,100	\$27.51	\$27.51	\$27.51	\$36.75	\$45.15	\$53.55	\$57.33	\$60.48	\$68.25	\$78.75	\$78.75	\$78.75
\$39,598	\$2,200	\$28.82	\$28.82	\$28.82	\$38.50	\$47.30	\$56.10	\$60.06	\$63.36	\$71.50	\$82.50	\$82.50	\$82.50
\$41,398	\$2,300	\$30.13	\$30.13	\$30.13	\$40.25	\$49.45	\$58.65	\$62.79	\$66.24	\$74.75	\$86.25	\$86.25	\$86.25
\$43,198	\$2,400	\$31.44	\$31.44	\$31.44	\$42.00	\$51.60	\$61.20	\$65.52	\$69.12	\$78.00	\$90.00	\$90.00	\$90.00
\$44,998	\$2,500	\$32.75	\$32.75	\$32.75	\$43.75	\$53.75	\$63.75	\$68.25	\$72.00	\$81.25	\$93.75	\$93.75	\$93.75
\$46,798	\$2,600	\$34.06	\$34.06	\$34.06	\$45.50	\$55.90	\$66.30	\$70.98	\$74.88	\$84.50	\$97.50	\$97.50	\$97.50
\$48,598	\$2,700	\$35.37	\$35.37	\$35.37	\$47.25	\$58.05	\$68.85	\$73.71	\$77.76	\$87.75	\$101.25	\$101.25	\$101.25
\$50,397	\$2,800	\$36.68	\$36.68	\$36.68	\$49.00	\$60.20	\$71.40	\$76.44	\$80.64	\$91.00	\$105.00	\$105.00	\$105.00
\$52,197	\$2,900	\$37.99	\$37.99	\$37.99	\$50.75	\$62.35	\$73.95	\$79.17	\$83.52	\$94.25	\$108.75	\$108.75	\$108.75

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		14 days / 14 days			Accident	SSFRA	Sickness		3 years/SSFRA		3/12		
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$53,997	\$3,000	\$39.30	\$39.30	\$39.30	\$52.50	\$64.50	\$76.50	\$81.90	\$86.40	\$97.50	\$112.50	\$112.50	\$112.50
\$55,797	\$3,100	\$40.61	\$40.61	\$40.61	\$54.25	\$66.65	\$79.05	\$84.63	\$89.28	\$100.75	\$116.25	\$116.25	\$116.25
\$57,597	\$3,200	\$41.92	\$41.92	\$41.92	\$56.00	\$68.80	\$81.60	\$87.36	\$92.16	\$104.00	\$120.00	\$120.00	\$120.00
\$59,397	\$3,300	\$43.23	\$43.23	\$43.23	\$57.75	\$70.95	\$84.15	\$90.09	\$95.04	\$107.25	\$123.75	\$123.75	\$123.75
\$61,197	\$3,400	\$44.54	\$44.54	\$44.54	\$59.50	\$73.10	\$86.70	\$92.82	\$97.92	\$110.50	\$127.50	\$127.50	\$127.50
\$62,997	\$3,500	\$45.85	\$45.85	\$45.85	\$61.25	\$75.25	\$89.25	\$95.55	\$100.80	\$113.75	\$131.25	\$131.25	\$131.25
\$64,797	\$3,600	\$47.16	\$47.16	\$47.16	\$63.00	\$77.40	\$91.80	\$98.28	\$103.68	\$117.00	\$135.00	\$135.00	\$135.00
\$66,597	\$3,700	\$48.47	\$48.47	\$48.47	\$64.75	\$79.55	\$94.35	\$101.01	\$106.56	\$120.25	\$138.75	\$138.75	\$138.75
\$68,397	\$3,800	\$49.78	\$49.78	\$49.78	\$66.50	\$81.70	\$96.90	\$103.74	\$109.44	\$123.50	\$142.50	\$142.50	\$142.50
\$70,196	\$3,900	\$51.09	\$51.09	\$51.09	\$68.25	\$83.85	\$99.45	\$106.47	\$112.32	\$126.75	\$146.25	\$146.25	\$146.25
\$71,996	\$4,000	\$52.40	\$52.40	\$52.40	\$70.00	\$86.00	\$102.00	\$109.20	\$115.20	\$130.00	\$150.00	\$150.00	\$150.00
\$73,796	\$4,100	\$53.71	\$53.71	\$53.71	\$71.75	\$88.15	\$104.55	\$111.93	\$118.08	\$133.25	\$153.75	\$153.75	\$153.75
\$75,596	\$4,200	\$55.02	\$55.02	\$55.02	\$73.50	\$90.30	\$107.10	\$114.66	\$120.96	\$136.50	\$157.50	\$157.50	\$157.50
\$77,396	\$4,300	\$56.33	\$56.33	\$56.33	\$75.25	\$92.45	\$109.65	\$117.39	\$123.84	\$139.75	\$161.25	\$161.25	\$161.25
\$79,196	\$4,400	\$57.64	\$57.64	\$57.64	\$77.00	\$94.60	\$112.20	\$120.12	\$126.72	\$143.00	\$165.00	\$165.00	\$165.00
\$80,996	\$4,500	\$58.95	\$58.95	\$58.95	\$78.75	\$96.75	\$114.75	\$122.85	\$129.60	\$146.25	\$168.75	\$168.75	\$168.75
\$82,796	\$4,600	\$60.26	\$60.26	\$60.26	\$80.50	\$98.90	\$117.30	\$125.58	\$132.48	\$149.50	\$172.50	\$172.50	\$172.50
\$84,596	\$4,700	\$61.57	\$61.57	\$61.57	\$82.25	\$101.05	\$119.85	\$128.31	\$135.36	\$152.75	\$176.25	\$176.25	\$176.25
\$86,396	\$4,800	\$62.88	\$62.88	\$62.88	\$84.00	\$103.20	\$122.40	\$131.04	\$138.24	\$156.00	\$180.00	\$180.00	\$180.00
\$88,196	\$4,900	\$64.19	\$64.19	\$64.19	\$85.75	\$105.35	\$124.95	\$133.77	\$141.12	\$159.25	\$183.75	\$183.75	\$183.75
\$89,996	\$5,000	\$65.50	\$65.50	\$65.50	\$87.50	\$107.50	\$127.50	\$136.50	\$144.00	\$162.50	\$187.50	\$187.50	\$187.50
\$91,795	\$5,100	\$66.81	\$66.81	\$66.81	\$89.25	\$109.65	\$130.05	\$139.23	\$146.88	\$165.75	\$191.25	\$191.25	\$191.25
\$93,595	\$5,200	\$68.12	\$68.12	\$68.12	\$91.00	\$111.80	\$132.60	\$141.96	\$149.76	\$169.00	\$195.00	\$195.00	\$195.00
\$95,395	\$5,300	\$69.43	\$69.43	\$69.43	\$92.75	\$113.95	\$135.15	\$144.69	\$152.64	\$172.25	\$198.75	\$198.75	\$198.75
\$97,195	\$5,400	\$70.74	\$70.74	\$70.74	\$94.50	\$116.10	\$137.70	\$147.42	\$155.52	\$175.50	\$202.50	\$202.50	\$202.50
\$98,995	\$5,500	\$72.05	\$72.05	\$72.05	\$96.25	\$118.25	\$140.25	\$150.15	\$158.40	\$178.75	\$206.25	\$206.25	\$206.25
\$100,795	\$5,600	\$73.36	\$73.36	\$73.36	\$98.00	\$120.40	\$142.80	\$152.88	\$161.28	\$182.00	\$210.00	\$210.00	\$210.00
\$102,595	\$5,700	\$74.67	\$74.67	\$74.67	\$99.75	\$122.55	\$145.35	\$155.61	\$164.16	\$185.25	\$213.75	\$213.75	\$213.75

Rates Effective 11/1/2018

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**Group Educator Disability Insurance Coverage for Eligible Employees  
Monthly Payroll Deduction Illustration**

About your benefit options:

- Group Educator Disability benefits are illustrated and paid on a monthly basis.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

<b>Option 2:</b>		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		14 days / 14 days			Accident SSFRA	Sickness 3 years/SSFRA				3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$104,395	\$5,800	\$75.98	\$75.98	\$75.98	\$101.50	\$124.70	\$147.90	\$158.34	\$167.04	\$188.50	\$217.50	\$217.50	\$217.50
\$106,195	\$5,900	\$77.29	\$77.29	\$77.29	\$103.25	\$126.85	\$150.45	\$161.07	\$169.92	\$191.75	\$221.25	\$221.25	\$221.25
\$107,995	\$6,000	\$78.60	\$78.60	\$78.60	\$105.00	\$129.00	\$153.00	\$163.80	\$172.80	\$195.00	\$225.00	\$225.00	\$225.00
\$109,795	\$6,100	\$79.91	\$79.91	\$79.91	\$106.75	\$131.15	\$155.55	\$166.53	\$175.68	\$198.25	\$228.75	\$228.75	\$228.75
\$111,594	\$6,200	\$81.22	\$81.22	\$81.22	\$108.50	\$133.30	\$158.10	\$169.26	\$178.56	\$201.50	\$232.50	\$232.50	\$232.50
\$113,394	\$6,300	\$82.53	\$82.53	\$82.53	\$110.25	\$135.45	\$160.65	\$171.99	\$181.44	\$204.75	\$236.25	\$236.25	\$236.25
\$115,194	\$6,400	\$83.84	\$83.84	\$83.84	\$112.00	\$137.60	\$163.20	\$174.72	\$184.32	\$208.00	\$240.00	\$240.00	\$240.00
\$116,994	\$6,500	\$85.15	\$85.15	\$85.15	\$113.75	\$139.75	\$165.75	\$177.45	\$187.20	\$211.25	\$243.75	\$243.75	\$243.75
\$118,794	\$6,600	\$86.46	\$86.46	\$86.46	\$115.50	\$141.90	\$168.30	\$180.18	\$190.08	\$214.50	\$247.50	\$247.50	\$247.50
\$120,594	\$6,700	\$87.77	\$87.77	\$87.77	\$117.25	\$144.05	\$170.85	\$182.91	\$192.96	\$217.75	\$251.25	\$251.25	\$251.25
\$122,394	\$6,800	\$89.08	\$89.08	\$89.08	\$119.00	\$146.20	\$173.40	\$185.64	\$195.84	\$221.00	\$255.00	\$255.00	\$255.00
\$124,194	\$6,900	\$90.39	\$90.39	\$90.39	\$120.75	\$148.35	\$175.95	\$188.37	\$198.72	\$224.25	\$258.75	\$258.75	\$258.75
\$125,994	\$7,000	\$91.70	\$91.70	\$91.70	\$122.50	\$150.50	\$178.50	\$191.10	\$201.60	\$227.50	\$262.50	\$262.50	\$262.50
\$127,794	\$7,100	\$93.01	\$93.01	\$93.01	\$124.25	\$152.65	\$181.05	\$193.83	\$204.48	\$230.75	\$266.25	\$266.25	\$266.25
\$129,594	\$7,200	\$94.32	\$94.32	\$94.32	\$126.00	\$154.80	\$183.60	\$196.56	\$207.36	\$234.00	\$270.00	\$270.00	\$270.00
\$131,393	\$7,300	\$95.63	\$95.63	\$95.63	\$127.75	\$156.95	\$186.15	\$199.29	\$210.24	\$237.25	\$273.75	\$273.75	\$273.75
\$133,193	\$7,400	\$96.94	\$96.94	\$96.94	\$129.50	\$159.10	\$188.70	\$202.02	\$213.12	\$240.50	\$277.50	\$277.50	\$277.50
\$134,993	\$7,500	\$98.25	\$98.25	\$98.25	\$131.25	\$161.25	\$191.25	\$204.75	\$216.00	\$243.75	\$281.25	\$281.25	\$281.25

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**Group Educator Disability Insurance Coverage for Eligible Employees  
Monthly Payroll Deduction Illustration**

About your benefit options:

- Group Educator Disability benefits are illustrated and paid on a monthly basis.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

<b>Option 3:</b>		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		30 days / 30 days			Accident	SSFRA	Sickness	3 years/SSFRA		3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$1.50	\$1.50	\$1.50	\$2.08	\$2.74	\$3.40	\$3.78	\$4.08	\$4.82	\$5.92	\$5.92	\$5.92
\$5,400	\$300	\$2.25	\$2.25	\$2.25	\$3.12	\$4.11	\$5.10	\$5.67	\$6.12	\$7.23	\$8.88	\$8.88	\$8.88
\$7,200	\$400	\$3.00	\$3.00	\$3.00	\$4.16	\$5.48	\$6.80	\$7.56	\$8.16	\$9.64	\$11.84	\$11.84	\$11.84
\$9,000	\$500	\$3.75	\$3.75	\$3.75	\$5.20	\$6.85	\$8.50	\$9.45	\$10.20	\$12.05	\$14.80	\$14.80	\$14.80
\$10,799	\$600	\$4.50	\$4.50	\$4.50	\$6.24	\$8.22	\$10.20	\$11.34	\$12.24	\$14.46	\$17.76	\$17.76	\$17.76
\$12,599	\$700	\$5.25	\$5.25	\$5.25	\$7.28	\$9.59	\$11.90	\$13.23	\$14.28	\$16.87	\$20.72	\$20.72	\$20.72
\$14,399	\$800	\$6.00	\$6.00	\$6.00	\$8.32	\$10.96	\$13.60	\$15.12	\$16.32	\$19.28	\$23.68	\$23.68	\$23.68
\$16,199	\$900	\$6.75	\$6.75	\$6.75	\$9.36	\$12.33	\$15.30	\$17.01	\$18.36	\$21.69	\$26.64	\$26.64	\$26.64
\$17,999	\$1,000	\$7.50	\$7.50	\$7.50	\$10.40	\$13.70	\$17.00	\$18.90	\$20.40	\$24.10	\$29.60	\$29.60	\$29.60
\$19,799	\$1,100	\$8.25	\$8.25	\$8.25	\$11.44	\$15.07	\$18.70	\$20.79	\$22.44	\$26.51	\$32.56	\$32.56	\$32.56
\$21,599	\$1,200	\$9.00	\$9.00	\$9.00	\$12.48	\$16.44	\$20.40	\$22.68	\$24.48	\$28.92	\$35.52	\$35.52	\$35.52
\$23,399	\$1,300	\$9.75	\$9.75	\$9.75	\$13.52	\$17.81	\$22.10	\$24.57	\$26.52	\$31.33	\$38.48	\$38.48	\$38.48
\$25,199	\$1,400	\$10.50	\$10.50	\$10.50	\$14.56	\$19.18	\$23.80	\$26.46	\$28.56	\$33.74	\$41.44	\$41.44	\$41.44
\$26,999	\$1,500	\$11.25	\$11.25	\$11.25	\$15.60	\$20.55	\$25.50	\$28.35	\$30.60	\$36.15	\$44.40	\$44.40	\$44.40
\$28,799	\$1,600	\$12.00	\$12.00	\$12.00	\$16.64	\$21.92	\$27.20	\$30.24	\$32.64	\$38.56	\$47.36	\$47.36	\$47.36
\$30,598	\$1,700	\$12.75	\$12.75	\$12.75	\$17.68	\$23.29	\$28.90	\$32.13	\$34.68	\$40.97	\$50.32	\$50.32	\$50.32
\$32,398	\$1,800	\$13.50	\$13.50	\$13.50	\$18.72	\$24.66	\$30.60	\$34.02	\$36.72	\$43.38	\$53.28	\$53.28	\$53.28
\$34,198	\$1,900	\$14.25	\$14.25	\$14.25	\$19.76	\$26.03	\$32.30	\$35.91	\$38.76	\$45.79	\$56.24	\$56.24	\$56.24
\$35,998	\$2,000	\$15.00	\$15.00	\$15.00	\$20.80	\$27.40	\$34.00	\$37.80	\$40.80	\$48.20	\$59.20	\$59.20	\$59.20
\$37,798	\$2,100	\$15.75	\$15.75	\$15.75	\$21.84	\$28.77	\$35.70	\$39.69	\$42.84	\$50.61	\$62.16	\$62.16	\$62.16
\$39,598	\$2,200	\$16.50	\$16.50	\$16.50	\$22.88	\$30.14	\$37.40	\$41.58	\$44.88	\$53.02	\$65.12	\$65.12	\$65.12
\$41,398	\$2,300	\$17.25	\$17.25	\$17.25	\$23.92	\$31.51	\$39.10	\$43.47	\$46.92	\$55.43	\$68.08	\$68.08	\$68.08
\$43,198	\$2,400	\$18.00	\$18.00	\$18.00	\$24.96	\$32.88	\$40.80	\$45.36	\$48.96	\$57.84	\$71.04	\$71.04	\$71.04
\$44,998	\$2,500	\$18.75	\$18.75	\$18.75	\$26.00	\$34.25	\$42.50	\$47.25	\$51.00	\$60.25	\$74.00	\$74.00	\$74.00
\$46,798	\$2,600	\$19.50	\$19.50	\$19.50	\$27.04	\$35.62	\$44.20	\$49.14	\$53.04	\$62.66	\$76.96	\$76.96	\$76.96
\$48,598	\$2,700	\$20.25	\$20.25	\$20.25	\$28.08	\$36.99	\$45.90	\$51.03	\$55.08	\$65.07	\$79.92	\$79.92	\$79.92
\$50,397	\$2,800	\$21.00	\$21.00	\$21.00	\$29.12	\$38.36	\$47.60	\$52.92	\$57.12	\$67.48	\$82.88	\$82.88	\$82.88
\$52,197	\$2,900	\$21.75	\$21.75	\$21.75	\$30.16	\$39.73	\$49.30	\$54.81	\$59.16	\$69.89	\$85.84	\$85.84	\$85.84

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<b>Option 3:</b>		Elimination Period			Maximum Benefit Duration						Pre-Existing Condition Period		
		30 days / 30 days			Accident SSFRA		Sickness 3 years/SSFRA				3/12		
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$53,997	\$3,000	\$22.50	\$22.50	\$22.50	\$31.20	\$41.10	\$51.00	\$56.70	\$61.20	\$72.30	\$88.80	\$88.80	\$88.80
\$55,797	\$3,100	\$23.25	\$23.25	\$23.25	\$32.24	\$42.47	\$52.70	\$58.59	\$63.24	\$74.71	\$91.76	\$91.76	\$91.76
\$57,597	\$3,200	\$24.00	\$24.00	\$24.00	\$33.28	\$43.84	\$54.40	\$60.48	\$65.28	\$77.12	\$94.72	\$94.72	\$94.72
\$59,397	\$3,300	\$24.75	\$24.75	\$24.75	\$34.32	\$45.21	\$56.10	\$62.37	\$67.32	\$79.53	\$97.68	\$97.68	\$97.68
\$61,197	\$3,400	\$25.50	\$25.50	\$25.50	\$35.36	\$46.58	\$57.80	\$64.26	\$69.36	\$81.94	\$100.64	\$100.64	\$100.64
\$62,997	\$3,500	\$26.25	\$26.25	\$26.25	\$36.40	\$47.95	\$59.50	\$66.15	\$71.40	\$84.35	\$103.60	\$103.60	\$103.60
\$64,797	\$3,600	\$27.00	\$27.00	\$27.00	\$37.44	\$49.32	\$61.20	\$68.04	\$73.44	\$86.76	\$106.56	\$106.56	\$106.56
\$66,597	\$3,700	\$27.75	\$27.75	\$27.75	\$38.48	\$50.69	\$62.90	\$69.93	\$75.48	\$89.17	\$109.52	\$109.52	\$109.52
\$68,397	\$3,800	\$28.50	\$28.50	\$28.50	\$39.52	\$52.06	\$64.60	\$71.82	\$77.52	\$91.58	\$112.48	\$112.48	\$112.48
\$70,196	\$3,900	\$29.25	\$29.25	\$29.25	\$40.56	\$53.43	\$66.30	\$73.71	\$79.56	\$93.99	\$115.44	\$115.44	\$115.44
\$71,996	\$4,000	\$30.00	\$30.00	\$30.00	\$41.60	\$54.80	\$68.00	\$75.60	\$81.60	\$96.40	\$118.40	\$118.40	\$118.40
\$73,796	\$4,100	\$30.75	\$30.75	\$30.75	\$42.64	\$56.17	\$69.70	\$77.49	\$83.64	\$98.81	\$121.36	\$121.36	\$121.36
\$75,596	\$4,200	\$31.50	\$31.50	\$31.50	\$43.68	\$57.54	\$71.40	\$79.38	\$85.68	\$101.22	\$124.32	\$124.32	\$124.32
\$77,396	\$4,300	\$32.25	\$32.25	\$32.25	\$44.72	\$58.91	\$73.10	\$81.27	\$87.72	\$103.63	\$127.28	\$127.28	\$127.28
\$79,196	\$4,400	\$33.00	\$33.00	\$33.00	\$45.76	\$60.28	\$74.80	\$83.16	\$89.76	\$106.04	\$130.24	\$130.24	\$130.24
\$80,996	\$4,500	\$33.75	\$33.75	\$33.75	\$46.80	\$61.65	\$76.50	\$85.05	\$91.80	\$108.45	\$133.20	\$133.20	\$133.20
\$82,796	\$4,600	\$34.50	\$34.50	\$34.50	\$47.84	\$63.02	\$78.20	\$86.94	\$93.84	\$110.86	\$136.16	\$136.16	\$136.16
\$84,596	\$4,700	\$35.25	\$35.25	\$35.25	\$48.88	\$64.39	\$79.90	\$88.83	\$95.88	\$113.27	\$139.12	\$139.12	\$139.12
\$86,396	\$4,800	\$36.00	\$36.00	\$36.00	\$49.92	\$65.76	\$81.60	\$90.72	\$97.92	\$115.68	\$142.08	\$142.08	\$142.08
\$88,196	\$4,900	\$36.75	\$36.75	\$36.75	\$50.96	\$67.13	\$83.30	\$92.61	\$99.96	\$118.09	\$145.04	\$145.04	\$145.04
\$89,996	\$5,000	\$37.50	\$37.50	\$37.50	\$52.00	\$68.50	\$85.00	\$94.50	\$102.00	\$120.50	\$148.00	\$148.00	\$148.00
\$91,795	\$5,100	\$38.25	\$38.25	\$38.25	\$53.04	\$69.87	\$86.70	\$96.39	\$104.04	\$122.91	\$150.96	\$150.96	\$150.96
\$93,595	\$5,200	\$39.00	\$39.00	\$39.00	\$54.08	\$71.24	\$88.40	\$98.28	\$106.08	\$125.32	\$153.92	\$153.92	\$153.92
\$95,395	\$5,300	\$39.75	\$39.75	\$39.75	\$55.12	\$72.61	\$90.10	\$100.17	\$108.12	\$127.73	\$156.88	\$156.88	\$156.88
\$97,195	\$5,400	\$40.50	\$40.50	\$40.50	\$56.16	\$73.98	\$91.80	\$102.06	\$110.16	\$130.14	\$159.84	\$159.84	\$159.84
\$98,995	\$5,500	\$41.25	\$41.25	\$41.25	\$57.20	\$75.35	\$93.50	\$103.95	\$112.20	\$132.55	\$162.80	\$162.80	\$162.80
\$100,795	\$5,600	\$42.00	\$42.00	\$42.00	\$58.24	\$76.72	\$95.20	\$105.84	\$114.24	\$134.96	\$165.76	\$165.76	\$165.76
\$102,595	\$5,700	\$42.75	\$42.75	\$42.75	\$59.28	\$78.09	\$96.90	\$107.73	\$116.28	\$137.37	\$168.72	\$168.72	\$168.72

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**Group Educator Disability Insurance Coverage for Eligible Employees  
Monthly Payroll Deduction Illustration**

About your benefit options:

- Group Educator Disability benefits are illustrated and paid on a monthly basis.
- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

<b>Option 3:</b>		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		30 days / 30 days			Accident SSFRA    Sickness 3 years/SSFRA					3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	<b>Monthly Payroll Deduction Amounts</b> (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$104,395	\$5,800	\$43.50	\$43.50	\$43.50	\$60.32	\$79.46	\$98.60	\$109.62	\$118.32	\$139.78	\$171.68	\$171.68	\$171.68
\$106,195	\$5,900	\$44.25	\$44.25	\$44.25	\$61.36	\$80.83	\$100.30	\$111.51	\$120.36	\$142.19	\$174.64	\$174.64	\$174.64
\$107,995	\$6,000	\$45.00	\$45.00	\$45.00	\$62.40	\$82.20	\$102.00	\$113.40	\$122.40	\$144.60	\$177.60	\$177.60	\$177.60
\$109,795	\$6,100	\$45.75	\$45.75	\$45.75	\$63.44	\$83.57	\$103.70	\$115.29	\$124.44	\$147.01	\$180.56	\$180.56	\$180.56
\$111,594	\$6,200	\$46.50	\$46.50	\$46.50	\$64.48	\$84.94	\$105.40	\$117.18	\$126.48	\$149.42	\$183.52	\$183.52	\$183.52
\$113,394	\$6,300	\$47.25	\$47.25	\$47.25	\$65.52	\$86.31	\$107.10	\$119.07	\$128.52	\$151.83	\$186.48	\$186.48	\$186.48
\$115,194	\$6,400	\$48.00	\$48.00	\$48.00	\$66.56	\$87.68	\$108.80	\$120.96	\$130.56	\$154.24	\$189.44	\$189.44	\$189.44
\$116,994	\$6,500	\$48.75	\$48.75	\$48.75	\$67.60	\$89.05	\$110.50	\$122.85	\$132.60	\$156.65	\$192.40	\$192.40	\$192.40
\$118,794	\$6,600	\$49.50	\$49.50	\$49.50	\$68.64	\$90.42	\$112.20	\$124.74	\$134.64	\$159.06	\$195.36	\$195.36	\$195.36
\$120,594	\$6,700	\$50.25	\$50.25	\$50.25	\$69.68	\$91.79	\$113.90	\$126.63	\$136.68	\$161.47	\$198.32	\$198.32	\$198.32
\$122,394	\$6,800	\$51.00	\$51.00	\$51.00	\$70.72	\$93.16	\$115.60	\$128.52	\$138.72	\$163.88	\$201.28	\$201.28	\$201.28
\$124,194	\$6,900	\$51.75	\$51.75	\$51.75	\$71.76	\$94.53	\$117.30	\$130.41	\$140.76	\$166.29	\$204.24	\$204.24	\$204.24
\$125,994	\$7,000	\$52.50	\$52.50	\$52.50	\$72.80	\$95.90	\$119.00	\$132.30	\$142.80	\$168.70	\$207.20	\$207.20	\$207.20
\$127,794	\$7,100	\$53.25	\$53.25	\$53.25	\$73.84	\$97.27	\$120.70	\$134.19	\$144.84	\$171.11	\$210.16	\$210.16	\$210.16
\$129,594	\$7,200	\$54.00	\$54.00	\$54.00	\$74.88	\$98.64	\$122.40	\$136.08	\$146.88	\$173.52	\$213.12	\$213.12	\$213.12
\$131,393	\$7,300	\$54.75	\$54.75	\$54.75	\$75.92	\$100.01	\$124.10	\$137.97	\$148.92	\$175.93	\$216.08	\$216.08	\$216.08
\$133,193	\$7,400	\$55.50	\$55.50	\$55.50	\$76.96	\$101.38	\$125.80	\$139.86	\$150.96	\$178.34	\$219.04	\$219.04	\$219.04
\$134,993	\$7,500	\$56.25	\$56.25	\$56.25	\$78.00	\$102.75	\$127.50	\$141.75	\$153.00	\$180.75	\$222.00	\$222.00	\$222.00

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About your benefit options:

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- Maximum benefit amounts are based upon a percentage of covered earnings. Potential benefits are reduced by other income offsets including but not limited to Social Security benefits.

<b>Option 4:</b>		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		90 days / 90 days			Accident SSFRA		Sickness 3 years/SSFRA			3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$3,600	\$200	\$0.74	\$0.74	\$0.74	\$0.92	\$1.28	\$1.74	\$2.14	\$2.70	\$3.62	\$4.58	\$4.58	\$4.58
\$5,400	\$300	\$1.11	\$1.11	\$1.11	\$1.38	\$1.92	\$2.61	\$3.21	\$4.05	\$5.43	\$6.87	\$6.87	\$6.87
\$7,200	\$400	\$1.48	\$1.48	\$1.48	\$1.84	\$2.56	\$3.48	\$4.28	\$5.40	\$7.24	\$9.16	\$9.16	\$9.16
\$9,000	\$500	\$1.85	\$1.85	\$1.85	\$2.30	\$3.20	\$4.35	\$5.35	\$6.75	\$9.05	\$11.45	\$11.45	\$11.45
\$10,799	\$600	\$2.22	\$2.22	\$2.22	\$2.76	\$3.84	\$5.22	\$6.42	\$8.10	\$10.86	\$13.74	\$13.74	\$13.74
\$12,599	\$700	\$2.59	\$2.59	\$2.59	\$3.22	\$4.48	\$6.09	\$7.49	\$9.45	\$12.67	\$16.03	\$16.03	\$16.03
\$14,399	\$800	\$2.96	\$2.96	\$2.96	\$3.68	\$5.12	\$6.96	\$8.56	\$10.80	\$14.48	\$18.32	\$18.32	\$18.32
\$16,199	\$900	\$3.33	\$3.33	\$3.33	\$4.14	\$5.76	\$7.83	\$9.63	\$12.15	\$16.29	\$20.61	\$20.61	\$20.61
\$17,999	\$1,000	\$3.70	\$3.70	\$3.70	\$4.60	\$6.40	\$8.70	\$10.70	\$13.50	\$18.10	\$22.90	\$22.90	\$22.90
\$19,799	\$1,100	\$4.07	\$4.07	\$4.07	\$5.06	\$7.04	\$9.57	\$11.77	\$14.85	\$19.91	\$25.19	\$25.19	\$25.19
\$21,599	\$1,200	\$4.44	\$4.44	\$4.44	\$5.52	\$7.68	\$10.44	\$12.84	\$16.20	\$21.72	\$27.48	\$27.48	\$27.48
\$23,399	\$1,300	\$4.81	\$4.81	\$4.81	\$5.98	\$8.32	\$11.31	\$13.91	\$17.55	\$23.53	\$29.77	\$29.77	\$29.77
\$25,199	\$1,400	\$5.18	\$5.18	\$5.18	\$6.44	\$8.96	\$12.18	\$14.98	\$18.90	\$25.34	\$32.06	\$32.06	\$32.06
\$26,999	\$1,500	\$5.55	\$5.55	\$5.55	\$6.90	\$9.60	\$13.05	\$16.05	\$20.25	\$27.15	\$34.35	\$34.35	\$34.35
\$28,799	\$1,600	\$5.92	\$5.92	\$5.92	\$7.36	\$10.24	\$13.92	\$17.12	\$21.60	\$28.96	\$36.64	\$36.64	\$36.64
\$30,598	\$1,700	\$6.29	\$6.29	\$6.29	\$7.82	\$10.88	\$14.79	\$18.19	\$22.95	\$30.77	\$38.93	\$38.93	\$38.93
\$32,398	\$1,800	\$6.66	\$6.66	\$6.66	\$8.28	\$11.52	\$15.66	\$19.26	\$24.30	\$32.58	\$41.22	\$41.22	\$41.22
\$34,198	\$1,900	\$7.03	\$7.03	\$7.03	\$8.74	\$12.16	\$16.53	\$20.33	\$25.65	\$34.39	\$43.51	\$43.51	\$43.51
\$35,998	\$2,000	\$7.40	\$7.40	\$7.40	\$9.20	\$12.80	\$17.40	\$21.40	\$27.00	\$36.20	\$45.80	\$45.80	\$45.80
\$37,798	\$2,100	\$7.77	\$7.77	\$7.77	\$9.66	\$13.44	\$18.27	\$22.47	\$28.35	\$38.01	\$48.09	\$48.09	\$48.09
\$39,598	\$2,200	\$8.14	\$8.14	\$8.14	\$10.12	\$14.08	\$19.14	\$23.54	\$29.70	\$39.82	\$50.38	\$50.38	\$50.38
\$41,398	\$2,300	\$8.51	\$8.51	\$8.51	\$10.58	\$14.72	\$20.01	\$24.61	\$31.05	\$41.63	\$52.67	\$52.67	\$52.67
\$43,198	\$2,400	\$8.88	\$8.88	\$8.88	\$11.04	\$15.36	\$20.88	\$25.68	\$32.40	\$43.44	\$54.96	\$54.96	\$54.96
\$44,998	\$2,500	\$9.25	\$9.25	\$9.25	\$11.50	\$16.00	\$21.75	\$26.75	\$33.75	\$45.25	\$57.25	\$57.25	\$57.25
\$46,798	\$2,600	\$9.62	\$9.62	\$9.62	\$11.96	\$16.64	\$22.62	\$27.82	\$35.10	\$47.06	\$59.54	\$59.54	\$59.54
\$48,598	\$2,700	\$9.99	\$9.99	\$9.99	\$12.42	\$17.28	\$23.49	\$28.89	\$36.45	\$48.87	\$61.83	\$61.83	\$61.83
\$50,397	\$2,800	\$10.36	\$10.36	\$10.36	\$12.88	\$17.92	\$24.36	\$29.96	\$37.80	\$50.68	\$64.12	\$64.12	\$64.12
\$52,197	\$2,900	\$10.73	\$10.73	\$10.73	\$13.34	\$18.56	\$25.23	\$31.03	\$39.15	\$52.49	\$66.41	\$66.41	\$66.41

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<b>Option 4:</b>		Elimination Period			Maximum Benefit Duration					Pre-Existing Condition Period			
		90 days / 90 days			Accident SSFRA		Sickness 3 years/SSFRA			3/12			
If your Annual Salary is at least:	You may Select a Monthly Benefit of:	Monthly Payroll Deduction Amounts (based on Employee Age as of 11/01)											
		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$53,997	\$3,000	\$11.10	\$11.10	\$11.10	\$13.80	\$19.20	\$26.10	\$32.10	\$40.50	\$54.30	\$68.70	\$68.70	\$68.70
\$55,797	\$3,100	\$11.47	\$11.47	\$11.47	\$14.26	\$19.84	\$26.97	\$33.17	\$41.85	\$56.11	\$70.99	\$70.99	\$70.99
\$57,597	\$3,200	\$11.84	\$11.84	\$11.84	\$14.72	\$20.48	\$27.84	\$34.24	\$43.20	\$57.92	\$73.28	\$73.28	\$73.28
\$59,397	\$3,300	\$12.21	\$12.21	\$12.21	\$15.18	\$21.12	\$28.71	\$35.31	\$44.55	\$59.73	\$75.57	\$75.57	\$75.57
\$61,197	\$3,400	\$12.58	\$12.58	\$12.58	\$15.64	\$21.76	\$29.58	\$36.38	\$45.90	\$61.54	\$77.86	\$77.86	\$77.86
\$62,997	\$3,500	\$12.95	\$12.95	\$12.95	\$16.10	\$22.40	\$30.45	\$37.45	\$47.25	\$63.35	\$80.15	\$80.15	\$80.15
\$64,797	\$3,600	\$13.32	\$13.32	\$13.32	\$16.56	\$23.04	\$31.32	\$38.52	\$48.60	\$65.16	\$82.44	\$82.44	\$82.44
\$66,597	\$3,700	\$13.69	\$13.69	\$13.69	\$17.02	\$23.68	\$32.19	\$39.59	\$49.95	\$66.97	\$84.73	\$84.73	\$84.73
\$68,397	\$3,800	\$14.06	\$14.06	\$14.06	\$17.48	\$24.32	\$33.06	\$40.66	\$51.30	\$68.78	\$87.02	\$87.02	\$87.02
\$70,196	\$3,900	\$14.43	\$14.43	\$14.43	\$17.94	\$24.96	\$33.93	\$41.73	\$52.65	\$70.59	\$89.31	\$89.31	\$89.31
\$71,996	\$4,000	\$14.80	\$14.80	\$14.80	\$18.40	\$25.60	\$34.80	\$42.80	\$54.00	\$72.40	\$91.60	\$91.60	\$91.60
\$73,796	\$4,100	\$15.17	\$15.17	\$15.17	\$18.86	\$26.24	\$35.67	\$43.87	\$55.35	\$74.21	\$93.89	\$93.89	\$93.89
\$75,596	\$4,200	\$15.54	\$15.54	\$15.54	\$19.32	\$26.88	\$36.54	\$44.94	\$56.70	\$76.02	\$96.18	\$96.18	\$96.18
\$77,396	\$4,300	\$15.91	\$15.91	\$15.91	\$19.78	\$27.52	\$37.41	\$46.01	\$58.05	\$77.83	\$98.47	\$98.47	\$98.47
\$79,196	\$4,400	\$16.28	\$16.28	\$16.28	\$20.24	\$28.16	\$38.28	\$47.08	\$59.40	\$79.64	\$100.76	\$100.76	\$100.76
\$80,996	\$4,500	\$16.65	\$16.65	\$16.65	\$20.70	\$28.80	\$39.15	\$48.15	\$60.75	\$81.45	\$103.05	\$103.05	\$103.05
\$82,796	\$4,600	\$17.02	\$17.02	\$17.02	\$21.16	\$29.44	\$40.02	\$49.22	\$62.10	\$83.26	\$105.34	\$105.34	\$105.34
\$84,596	\$4,700	\$17.39	\$17.39	\$17.39	\$21.62	\$30.08	\$40.89	\$50.29	\$63.45	\$85.07	\$107.63	\$107.63	\$107.63
\$86,396	\$4,800	\$17.76	\$17.76	\$17.76	\$22.08	\$30.72	\$41.76	\$51.36	\$64.80	\$86.88	\$109.92	\$109.92	\$109.92
\$88,196	\$4,900	\$18.13	\$18.13	\$18.13	\$22.54	\$31.36	\$42.63	\$52.43	\$66.15	\$88.69	\$112.21	\$112.21	\$112.21
\$89,996	\$5,000	\$18.50	\$18.50	\$18.50	\$23.00	\$32.00	\$43.50	\$53.50	\$67.50	\$90.50	\$114.50	\$114.50	\$114.50
\$91,795	\$5,100	\$18.87	\$18.87	\$18.87	\$23.46	\$32.64	\$44.37	\$54.57	\$68.85	\$92.31	\$116.79	\$116.79	\$116.79
\$93,595	\$5,200	\$19.24	\$19.24	\$19.24	\$23.92	\$33.28	\$45.24	\$55.64	\$70.20	\$94.12	\$119.08	\$119.08	\$119.08
\$95,395	\$5,300	\$19.61	\$19.61	\$19.61	\$24.38	\$33.92	\$46.11	\$56.71	\$71.55	\$95.93	\$121.37	\$121.37	\$121.37
\$97,195	\$5,400	\$19.98	\$19.98	\$19.98	\$24.84	\$34.56	\$46.98	\$57.78	\$72.90	\$97.74	\$123.66	\$123.66	\$123.66
\$98,995	\$5,500	\$20.35	\$20.35	\$20.35	\$25.30	\$35.20	\$47.85	\$58.85	\$74.25	\$99.55	\$125.95	\$125.95	\$125.95
\$100,795	\$5,600	\$20.72	\$20.72	\$20.72	\$25.76	\$35.84	\$48.72	\$59.92	\$75.60	\$101.36	\$128.24	\$128.24	\$128.24
\$102,595	\$5,700	\$21.09	\$21.09	\$21.09	\$26.22	\$36.48	\$49.59	\$60.99	\$76.95	\$103.17	\$130.53	\$130.53	\$130.53

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		0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$104,395	\$5,800	\$21.46	\$21.46	\$21.46	\$26.68	\$37.12	\$50.46	\$62.06	\$78.30	\$104.98	\$132.82	\$132.82	\$132.82
\$106,195	\$5,900	\$21.83	\$21.83	\$21.83	\$27.14	\$37.76	\$51.33	\$63.13	\$79.65	\$106.79	\$135.11	\$135.11	\$135.11
\$107,995	\$6,000	\$22.20	\$22.20	\$22.20	\$27.60	\$38.40	\$52.20	\$64.20	\$81.00	\$108.60	\$137.40	\$137.40	\$137.40
\$109,795	\$6,100	\$22.57	\$22.57	\$22.57	\$28.06	\$39.04	\$53.07	\$65.27	\$82.35	\$110.41	\$139.69	\$139.69	\$139.69
\$111,594	\$6,200	\$22.94	\$22.94	\$22.94	\$28.52	\$39.68	\$53.94	\$66.34	\$83.70	\$112.22	\$141.98	\$141.98	\$141.98
\$113,394	\$6,300	\$23.31	\$23.31	\$23.31	\$28.98	\$40.32	\$54.81	\$67.41	\$85.05	\$114.03	\$144.27	\$144.27	\$144.27
\$115,194	\$6,400	\$23.68	\$23.68	\$23.68	\$29.44	\$40.96	\$55.68	\$68.48	\$86.40	\$115.84	\$146.56	\$146.56	\$146.56
\$116,994	\$6,500	\$24.05	\$24.05	\$24.05	\$29.90	\$41.60	\$56.55	\$69.55	\$87.75	\$117.65	\$148.85	\$148.85	\$148.85
\$118,794	\$6,600	\$24.42	\$24.42	\$24.42	\$30.36	\$42.24	\$57.42	\$70.62	\$89.10	\$119.46	\$151.14	\$151.14	\$151.14
\$120,594	\$6,700	\$24.79	\$24.79	\$24.79	\$30.82	\$42.88	\$58.29	\$71.69	\$90.45	\$121.27	\$153.43	\$153.43	\$153.43
\$122,394	\$6,800	\$25.16	\$25.16	\$25.16	\$31.28	\$43.52	\$59.16	\$72.76	\$91.80	\$123.08	\$155.72	\$155.72	\$155.72
\$124,194	\$6,900	\$25.53	\$25.53	\$25.53	\$31.74	\$44.16	\$60.03	\$73.83	\$93.15	\$124.89	\$158.01	\$158.01	\$158.01
\$125,994	\$7,000	\$25.90	\$25.90	\$25.90	\$32.20	\$44.80	\$60.90	\$74.90	\$94.50	\$126.70	\$160.30	\$160.30	\$160.30
\$127,794	\$7,100	\$26.27	\$26.27	\$26.27	\$32.66	\$45.44	\$61.77	\$75.97	\$95.85	\$128.51	\$162.59	\$162.59	\$162.59
\$129,594	\$7,200	\$26.64	\$26.64	\$26.64	\$33.12	\$46.08	\$62.64	\$77.04	\$97.20	\$130.32	\$164.88	\$164.88	\$164.88
\$131,393	\$7,300	\$27.01	\$27.01	\$27.01	\$33.58	\$46.72	\$63.51	\$78.11	\$98.55	\$132.13	\$167.17	\$167.17	\$167.17
\$133,193	\$7,400	\$27.38	\$27.38	\$27.38	\$34.04	\$47.36	\$64.38	\$79.18	\$99.90	\$133.94	\$169.46	\$169.46	\$169.46
\$134,993	\$7,500	\$27.75	\$27.75	\$27.75	\$34.50	\$48.00	\$65.25	\$80.25	\$101.25	\$135.75	\$171.75	\$171.75	\$171.75

Rates Effective 11/1/2018

About Premiums: The premiums shown above may vary slightly due to rounding; actual premiums will be calculated by American United Life Insurance Company® (AUL), and may increase upon reaching certain age brackets, according to contract terms, and are subject to change.

This invitation to inquire allows eligible employees an opportunity to inquire further about AUL's group insurance and is limited to a brief description of any losses for which benefits are payable. The contract has exclusions, limitations reduction of benefits, and terms under which the contract may be continued in force or discontinued.

Products and financial services provided by American United Life Insurance Company®  
a ONEAMERICA® company. Visit us at [www.oneamerica.com](http://www.oneamerica.com) for more information.

## What you need to know:

- **Are you eligible?** Benefits are available to employees who are actively at work on the effective date of coverage and working the minimum number of hours per week stated in the contract.
- **Your premiums and benefits may vary.** Actual premiums and benefit amounts will be calculated by OneAmerica and may change upon reaching certain ages, according to contract terms, and are subject to change. Volumes and benefit amounts shown may be subject to reductions due to age.
- **Enroll timely for guaranteed issue coverage.** You may be eligible for coverage without having to answer any health questions if you enroll during the initial enrollment period when benefits are first offered by OneAmerica®, or if you enroll as a newly hired employee within 31 days after any applicable waiting period.
- **Enrolling later requires approval.** If you decline coverage now, you will lose your only chance to apply for group insurance coverage without having to first undergo medical underwriting. If you decide to enroll later, you will need to submit a Statement of Insurability form for review. OneAmerica will then decide to approve or deny your coverage based on your health history. You may not be approved for any type of coverage at a later date if you have any current or future medical conditions.

## What you need to do:

- **Carefully review the contents of this packet.** Enclosed is personal information about the benefits offered to you by OneAmerica on behalf of your employer. This is your opportunity to learn more about group insurance from OneAmerica, but it is not a complete explanation of benefits. For more information, consult the contract about exclusions, limitations, reduction of benefits, and terms under which the contract may be continued in force or discontinued.
- **Review the Notices and Limitations.** Visit [www.employeebenefits.aul.com](http://www.employeebenefits.aul.com) to find the Notices and Limitations, G-14320 (05 NonPrudent) 12/28/12. Go to Forms, Policy/Employee Admin, and Notices and Limitations.

**Note:** Products issued and underwritten by American United Life Insurance Company® (AUL), a OneAmerica company. Not available in all states or may vary by state.

**THE NEED FOR LIFE INSURANCE**

# Protecting the ones you care about most

“How will my loved ones be taken care of when I’m gone?” This question isn’t something anyone wants to think about, but if someone depends on you for financial support, then life insurance is your answer.

**Income protection for your loved ones**

No matter what your current situation is: single, married, with or without children; life insurance helps replace your income, and will assist your family in paying final expenses. It will also allow your loved ones to continue any future plans, such as college education or savings.

**Why you need it**

There are several reasons you need life insurance. In addition to paying for burial expenses, consider life insurance an option to pay for the mortgage, medical expenses and fund college education. If you work or have savings, then you have the income to pay these bills. However, consider what happens when your loved ones no longer have your financial support.

**How much is enough**

Figuring out how much life insurance you need is hard to decide. You want to make sure you have enough to protect your family. To help you answer this question, use the calculator to estimate your expenses to think about which bills would need income protection.

**Estimate your expenses below**

Income and possessions	Amount
Annual income	
Number of years until retirement	
<b>Subtotal</b> <i>(annual income x years)</i>	
Debt and final expenses	
Mortgage/rent	
Credit card(s), car payment(s), etc.	
Funeral and burial expenses (\$7,000 is a good estimate)	
<b>Subtotal</b> <i>(debt)</i>	
Educational costs	
College expenses <i>(Approximately \$32,405/year for private, \$9,410 for state residents at public schools and \$23,893 for out-of-state residents attending public universities)</i>	
<b>Subtotal</b> <i>(education)</i>	
<b>Total needed for your life insurance</b>	<b>\$</b>

Typically, life insurance offered through work is less expensive than if you purchased it on your own. Consider purchasing life insurance today.

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## What you need to know about your Voluntary Term Life and AD&D Benefits

**Flexible Options:** Employee: \$10,000 to \$500,000, in \$10,000 increments, not to exceed 5 times your annual salary  
Spouse: \$10,000 to \$250,000, in \$5,000 increments, not to exceed 100% of the employee's amount

**Guaranteed Issue:** Employee: \$200,000 Spouse: \$50,000 Child: \$10,000

**Dependent Life Coverage:** Optional dependent life coverage is available to eligible employees. You must select employee coverage in order to cover your spouse and/or child(ren).

**Accidental Death and Dismemberment (AD&D):** You must select Life coverage in order to select any AD&D coverage. Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract.

**Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

**Guaranteed Increase In Benefit:** You may be eligible to increase your coverage annually until you reach your maximum amount without providing evidence of insurability.

**Reductions:** Upon reaching certain ages, your original benefit amount will reduce to the percentage shown in the following schedule. The amounts of dependent life insurance and dependent AD&D principal sum will reduce according to the employee's reduction schedule.

Age:	70
Reduces To:	50%

### Payroll Deduction Illustration: Monthly Employee Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$10,000</b>	\$1.20	\$1.20	\$1.20	\$1.40	\$1.80	\$2.40	\$2.90	\$3.40	\$6.90	\$8.20	\$12.90	\$31.10	\$33.70
<b>\$20,000</b>	\$2.40	\$2.40	\$2.40	\$2.80	\$3.60	\$4.80	\$5.80	\$6.80	\$13.80	\$16.40	\$25.80	\$62.20	\$67.40
<b>\$30,000</b>	\$3.60	\$3.60	\$3.60	\$4.20	\$5.40	\$7.20	\$8.70	\$10.20	\$20.70	\$24.60	\$38.70	\$93.30	\$101.10
<b>\$40,000</b>	\$4.80	\$4.80	\$4.80	\$5.60	\$7.20	\$9.60	\$11.60	\$13.60	\$27.60	\$32.80	\$51.60	\$124.40	\$134.80
<b>\$50,000</b>	\$6.00	\$6.00	\$6.00	\$7.00	\$9.00	\$12.00	\$14.50	\$17.00	\$34.50	\$41.00	\$64.50	\$155.50	\$168.50
<b>\$80,000</b>	\$9.60	\$9.60	\$9.60	\$11.20	\$14.40	\$19.20	\$23.20	\$27.20	\$55.20	\$65.60	\$103.20	\$248.80	\$269.60
<b>\$100,000</b>	\$12.00	\$12.00	\$12.00	\$14.00	\$18.00	\$24.00	\$29.00	\$34.00	\$69.00	\$82.00	\$129.00	\$311.00	\$337.00
<b>\$130,000</b>	\$15.60	\$15.60	\$15.60	\$18.20	\$23.40	\$31.20	\$37.70	\$44.20	\$89.70	\$106.60	\$167.70	\$404.30	\$438.10
<b>\$150,000</b>	\$18.00	\$18.00	\$18.00	\$21.00	\$27.00	\$36.00	\$43.50	\$51.00	\$103.50	\$123.00	\$193.50	\$466.50	\$505.50
<b>\$200,000</b>	\$24.00	\$24.00	\$24.00	\$28.00	\$36.00	\$48.00	\$58.00	\$68.00	\$138.00	\$164.00	\$258.00	\$622.00	\$674.00

### Spouse Options

Life & AD&D	0-19	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$10,000</b>	\$1.20	\$1.20	\$1.20	\$1.40	\$1.80	\$2.40	\$2.90	\$3.40	\$6.90	\$8.20	\$12.90	\$31.10	\$33.70
<b>\$20,000</b>	\$2.40	\$2.40	\$2.40	\$2.80	\$3.60	\$4.80	\$5.80	\$6.80	\$13.80	\$16.40	\$25.80	\$62.20	\$67.40
<b>\$30,000</b>	\$3.60	\$3.60	\$3.60	\$4.20	\$5.40	\$7.20	\$8.70	\$10.20	\$20.70	\$24.60	\$38.70	\$93.30	\$101.10
<b>\$40,000</b>	\$4.80	\$4.80	\$4.80	\$5.60	\$7.20	\$9.60	\$11.60	\$13.60	\$27.60	\$32.80	\$51.60	\$124.40	\$134.80
<b>\$50,000</b>	\$6.00	\$6.00	\$6.00	\$7.00	\$9.00	\$12.00	\$14.50	\$17.00	\$34.50	\$41.00	\$64.50	\$155.50	\$168.50

### Child Options

Life	Child(ren) 6 months to age 26	Child(ren) live birth to 6 months	Deduction amount Child(ren)
<b>Option 1:</b>	\$5,000	\$1,000	\$1.40
<b>Option 2:</b>	\$10,000	\$1,000	\$2.80

**Note:** Employee and Spouse premiums are based on your age as of 11/01 and amount of coverage chosen. Child premiums are for all eligible children combined.

OneAmerica<sup>®</sup> is the marketing name for the companies of OneAmerica.

## TRAVEL ASSISTANCE

# Providing you peace of mind when traveling

Emergencies happen, but help is now only a phone call or email away. Generali Global Assistance® offers a suite of services to help you in your time of need — from small inconveniences like losing your medication to life-threatening situations — all delivered with a caring, human touch.

Find comfort in knowing you and your loved ones are protected by the Travel Assistance benefit when traveling more than 100 miles from home on a trip that lasts 90 days or less for business or pleasure. The Travel Assistance benefit protects you when covered under a OneAmerica® group life insurance contract. It also extends coverage to your spouse, domestic partner and children, even when they are traveling without you. The Travel Assistance benefit requires no additional premium; however, exclusions do apply.

#### Medical assistance services

**Medical and dental referral** to assist in finding physicians, dentists and medical facilities.

**Replacement of medication or eyeglasses** that have been lost or stolen, with guarantee of reimbursement by you.

**Medical monitoring** and review of documentation utilizing professional case managers and medical professionals to ensure appropriate care is received.

**Visitation** with a family member or a friend if you are traveling alone and must be hospitalized for at least seven days or are listed as in critical condition.

**Dependent children assistance** in the event you are hospitalized, including payment for their trip home and a qualified escort to accompany them.

**Traveling companion assistance** in the event they must cancel their travel arrangements due to medical emergencies.

**Emergency evacuation** in the event you must be transported to a medical facility or home under medical supervision.

**Repatriation or cremation of remains** in the event of death while traveling.

**Trip interruption** to arrange alternate transportation and accommodations necessary due to a medical emergency.

**Emergency medical payment** to cover medical and dental care expenses in the case of sudden, unexpected illness or injury during your trip, with guarantee of reimbursement by you.



#### For assistance call:

**1-866-294-2469** (US/Canada)

**+1-240-330-1509** (call collect from other locations)

or email **ops@europassistance-usa.com**

**Personal assistance services**

**Pre-trip informational services** including: visa, passport, immunization requirements, weather conditions, travel advisories and more.

**Language interpretation** for all major languages.

**Location or replacement of lost or stolen items** such as luggage, documents and personal possessions.

**Emergency cash** advance subject to guarantee of reimbursement by you.

**Emergency travel arrangements** when appropriate, such as airline changes or hotel and car rental reservations.

**Legal assistance** and advanced bail bond will be arranged, where permitted by law, with guarantee of reimbursement by you.

**Emergency message relay** via toll-free, direct or collect access.

**Vehicle return** arranged and paid for if you become physically unable to operate a non-commercial vehicle due to a medical emergency.

**Pet return** home coordinated if covered traveler is hospitalized.

Upon verification of coverage, Generali Global Assistance will arrange and cover the cost of the following services, subject to policy limits and eligibility:

- **Emergency evacuation:** \$1,000,000 Combined Single Limit (CSL)
- **Medically necessary repatriation:** Included in CSL
- **Repatriation or cremation of remains:** Up to \$25,000

If traveling alone:

- **Visit of family member or friend:** Up to \$5,000
- **Return of minor children:** Up to \$5,000
- **Traveling companion transportation:** Up to \$5,000
- **Vehicle return:** Up to \$2,500
- **Bereavement transportation:** Up to \$2,500
- **Pet return:** Up to \$1,000

**Note:** Group life products are issued and underwritten by American United Life Insurance Company® (AUL), Indianapolis, In., a OneAmerica company. Not available in all states or may vary by state. Travel assistance provided by Generali Global Assistance. Generali Global Assistance is not an affiliate of AUL, and is not a OneAmerica Company. Generali Global Assistance provides noted services worldwide for covered individuals. Services may be unavailable in countries currently under U.S. economic or trade sanctions. A list of affected counties is available at [treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx](https://www.treasury.gov/resource-center/sanctions/Programs/Pages/Programs.aspx). Please refer to your policy for covered limits and eligibility details.



**When contacting Generali Global Assistance, be prepared to provide:**

- The name of your employer
- A phone number where you can be reached



## Call Your ComPsych® GuidanceResources® program anytime for confidential assistance.

Call: **855.387.9727**

Go online: [guidanceresources.com](http://guidanceresources.com)

TDD: 800.697.0353

Your company Web ID: **ONEAMERICA3**

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. Your GuidanceResources program provides support, resources and information for personal and work-life issues. The program is company-sponsored, confidential and provided at no charge to you and your dependents. This flyer explains how GuidanceResources can help you and your family deal with everyday challenges.

### Confidential Counseling

#### 3 Session Plan

This no-cost counseling service helps you address stress, relationship and other personal issues you and your family may face. It is staffed by GuidanceConsultants<sup>SM</sup>—highly trained master’s and doctoral level clinicians who will listen to your concerns and quickly refer you to in-person counseling (up to 3 sessions per issue per year) and other resources for:

- › Stress, anxiety and depression
- › Relationship/marital conflicts
- › Problems with children
- › Job pressures
- › Grief and loss
- › Substance abuse

### Financial Information and Resources

#### Discover your best options.

Speak by phone with our Certified Public Accountants and Certified Financial Planners on a wide range of financial issues, including:

- › Getting out of debt
- › Credit card or loan problems
- › Tax questions
- › Retirement planning
- › Estate planning
- › Saving for college

### Legal Support and Resources

#### Expert info when you need it.

Talk to our attorneys by phone. If you require representation, we’ll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter.

Call about:

- › Divorce and family law
- › Debt and bankruptcy
- › Landlord/tenant issues
- › Real estate transactions
- › Civil and criminal actions
- › Contracts

### Work-Life Solutions

#### Delegate your “to-do” list.

Our Work-Life specialists will do the research for you, providing qualified referrals and customized resources for:

- › Child and elder care
- › Moving and relocation
- › Making major purchases
- › College planning
- › Pet care
- › Home repair

OneAmerica is the marketing name for American United Life Insurance Company(R) (AUL). AUL markets ComPsych services. ComPsych Corporation is not an affiliate of AUL and is not a OneAmerica company.

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### GuidanceResources® Online

#### Knowledge at your fingertips.

GuidanceResources Online is your one stop for expert information on the issues that matter most to you...relationships, work, school, children, wellness, legal, financial, free time and more.

- › Timely articles, HelpSheets<sup>SM</sup>, tutorials, streaming videos and self-assessments
- › “Ask the Expert” personal responses to your questions
- › Child care, elder care, attorney and financial planner searches

### Free Online Will Preparation

#### Get peace of mind.

EstateGuidance® lets you quickly and easily write a will on your computer. Just go to [www.guidanceresources.com](http://www.guidanceresources.com) and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- › Name an executor to manage your estate
- › Choose a guardian for your children
- › Specify your wishes for your property
- › Provide funeral and burial instructions

*Just call or click to access your services.*



## Your ComPsych® GuidanceResources® Program

CALL ANYTIME

Call: **855.387.9727**

TDD: 800.697.0353

Online: [guidanceresources.com](http://guidanceresources.com)

Your company Web ID: **ONEAMERICA3**

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# WOW!

## LIFE INSURANCE YOU CAN KEEP!

PURELIFE-PLUS



**YOU OWN IT**



**YOU CAN TAKE IT WITH YOU WHEN YOU CHANGE JOBS OR RETIRE**



**YOU PAY FOR IT THROUGH CONVENIENT PAYROLL DEDUCTIONS: NO CHECKS TO WRITE OR LINKS TO CLICK**



**YOU CAN COVER YOUR SPOUSE, CHILDREN AND GRANDCHILDREN, TOO<sup>1</sup>**



**YOU CAN GET A LIVING BENEFIT IF YOU BECOME TERMINALLY ILL<sup>2</sup>**



**IT'S AFFORDABLE**



**YOU CAN QUALIFY BY ANSWERING JUST 3 QUESTIONS - NO EXAM OR NEEDLES**

1. Coverage not available on children in WA or on grandchildren in WA or MD. In MD, children must reside with the applicant to be eligible for coverage.
2. Conditions apply.

Flexible Premium Adjustable Life Insurance to age 121. Policy Form ICC18-PRFNG-NI-18 or Form Series PRFNG-NI-18. Some limitations apply. See the PureLife-plus brochure for details. Texas Life is licensed to do business in the District of Columbia and every state but New York.

19M004-C 1003 (exp0321)

# TEXASLIFE INSURANCE COMPANY

Since 1901 | 900 WASHINGTON | POST OFFICE BOX 830 | WACO, TEXAS 76703-0830

**PureLife-plus – Standard Risk Table Premiums – Non-Tobacco – Express Issue**

Issue Age	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD Age to Which Coverage is Guaranteed at Table Premium
	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	
15D-1			9.25							81
2-4			9.50							80
5-8			9.75							79
9-10			10.00							79
11-16			10.25							77
17-20			10.25	15.05	18.25	26.25	34.25	42.25	50.25	75
21-22			10.50	15.45	18.75	27.00	35.25	43.50	51.75	74
23			10.75	15.85	19.25	27.75	36.25	44.75	53.25	75
24-25			11.00	16.25	19.75	28.50	37.25	46.00	54.75	74
26			11.50	17.05	20.75	30.00	39.25	48.50	57.75	75
27-28			11.75	17.45	21.25	30.75	40.25	49.75	59.25	74
29			12.00	17.85	21.75	31.50	41.25	51.00	60.75	74
30-31			12.25	18.25	22.25	32.25	42.25	52.25	62.25	73
32			13.00	19.45	23.75	34.50	45.25	56.00	66.75	74
33			13.50	20.25	24.75	36.00	47.25	58.50	69.75	74
34			14.25	21.45	26.25	38.25	50.25	62.25	74.25	75
35		10.05	15.25	23.05	28.25	41.25	54.25	67.25	80.25	76
36		10.35	15.75	23.85	29.25	42.75	56.25	69.75	83.25	76
37		10.80	16.50	25.05	30.75	45.00	59.25	73.50	87.75	77
38		11.25	17.25	26.25	32.25	47.25	62.25	77.25	92.25	77
39		12.00	18.50	28.25	34.75	51.00	67.25	83.50	99.75	78
40	9.25	12.75	19.75	30.25	37.25	54.75	72.25	89.75	107.25	79
41	9.95	13.80	21.50	33.05	40.75	60.00	79.25	98.50	117.75	80
42	10.75	15.00	23.50	36.25	44.75	66.00	87.25	108.50	129.75	81
43	11.45	16.05	25.25	39.05	48.25	71.25	94.25	117.25	140.25	82
44	12.15	17.10	27.00	41.85	51.75	76.50	101.25	126.00	150.75	83
45	12.85	18.15	28.75	44.65	55.25	81.75	108.25	134.75	161.25	83
46	13.65	19.35	30.75	47.85	59.25	87.75	116.25	144.75	173.25	84
47	14.35	20.40	32.50	50.65	62.75	93.00	123.25	153.50	183.75	84
48	15.05	21.45	34.25	53.45	66.25	98.25	130.25	162.25	194.25	85
49	15.95	22.80	36.50	57.05	70.75	105.00	139.25	173.50	207.75	85
50	16.95	24.30	39.00	61.05	75.75	112.50				86
51	18.15	26.10	42.00	65.85	81.75	121.50				87
52	19.45	28.05	45.25	71.05	88.25	131.25				88
53	20.45	29.55	47.75	75.05	93.25	138.75				88
54	21.45	31.05	50.25	79.05	98.25	146.25				88
55	22.55	32.70	53.00	83.45	103.75	154.50				89
56	23.55	34.20	55.50	87.45	108.75	162.00				89
57	24.75	36.00	58.50	92.25	114.75	171.00				89
58	25.85	37.65	61.25	96.65	120.25	179.25				89
59	27.05	39.45	64.25	101.45	126.25	188.25				89
60	28.55	41.70	68.00	107.45	133.75	199.50				90
61	29.85	43.65	71.25	112.65	140.25	209.25				90
62	31.45	46.05	75.25	119.05	148.25	221.25				90
63	33.05	48.45	79.25	125.45	156.25	233.25				90
64	34.75	51.00	83.50	132.25	164.75	246.00				90
65	36.65	53.85	88.25	139.85	174.25	260.25				90
66	38.75									90
67	41.05									91
68	43.55									91
69	46.05									91
70	48.65									91

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".

**PureLife-plus – Standard Risk Table Premiums – Tobacco – Express Issue**

Issue Age Issue	Monthly Premiums for Life Insurance Face Amounts Shown									GUARANTEED PERIOD
	\$10,000	\$15,000	\$25,000	\$40,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	Age to Which Coverage is Guaranteed at Table Premium
15D-1										81
2-4										80
5-8										79
9-10										79
11-16										77
17-20			15.25	23.05	28.25	41.25	54.25	67.25	80.25	71
21-22			16.00	24.25	29.75	43.50	57.25	71.00	84.75	71
23			16.75	25.45	31.25	45.75	60.25	74.75	89.25	72
24-25			17.25	26.25	32.25	47.25	62.25	77.25	92.25	71
26			17.75	27.05	33.25	48.75	64.25	79.75	95.25	72
27-28			18.25	27.85	34.25	50.25	66.25	82.25	98.25	71
29			18.50	28.25	34.75	51.00	67.25	83.50	99.75	71
30-31			21.00	32.25	39.75	58.50	77.25	96.00	114.75	72
32			21.75	33.45	41.25	60.75	80.25	99.75	119.25	72
33			22.00	33.85	41.75	61.50	81.25	101.00	120.75	72
34			22.25	34.25	42.25	62.25	82.25	102.25	122.25	71
35		15.30	24.00	37.05	45.75	67.50	89.25	111.00	132.75	72
36		15.75	24.75	38.25	47.25	69.75	92.25	114.75	137.25	72
37		16.80	26.50	41.05	50.75	75.00	99.25	123.50	147.75	73
38		17.25	27.25	42.25	52.25	77.25	102.25	127.25	152.25	73
39		18.45	29.25	45.45	56.25	83.25	110.25	137.25	164.25	74
40	14.15	20.10	32.00	49.85	61.75	91.50	121.25	151.00	180.75	76
41	15.05	21.45	34.25	53.45	66.25	98.25	130.25	162.25	194.25	77
42	16.15	23.10	37.00	57.85	71.75	106.50	141.25	176.00	210.75	78
43	17.55	25.20	40.50	63.45	78.75	117.00	155.25	193.50	231.75	80
44	18.25	26.25	42.25	66.25	82.25	122.25	162.25	202.25	242.25	80
45	19.25	27.75	44.75	70.25	87.25	129.75	172.25	214.75	257.25	81
46	20.05	28.95	46.75	73.45	91.25	135.75	180.25	224.75	269.25	81
47	21.05	30.45	49.25	77.45	96.25	143.25	190.25	237.25	284.25	82
48	21.95	31.80	51.50	81.05	100.75	150.00	199.25	248.50	297.75	82
49	23.25	33.75	54.75	86.25	107.25	159.75	212.25	264.75	317.25	83
50	24.35	35.40	57.50	90.65	112.75	168.00				83
51	25.45	37.05	60.25	95.05	118.25	176.25				83
52	27.05	39.45	64.25	101.45	126.25	188.25				84
53	28.45	41.55	67.75	107.05	133.25	198.75				85
54	29.75	43.50	71.00	112.25	139.75	208.50				85
55	31.15	45.60	74.50	117.85	146.75	219.00				85
56	32.75	48.00	78.50	124.25	154.75	231.00				85
57	34.35	50.40	82.50	130.65	162.75	243.00				86
58	36.05	52.95	86.75	137.45	171.25	255.75				86
59	37.75	55.50	91.00	144.25	179.75	268.50				86
60	39.55	58.20	95.50	151.45	188.75	282.00				86
61	41.85	61.65	101.25	160.65	200.25	299.25				86
62	44.05	64.95	106.75	169.45	211.25	315.75				87
63	46.25	68.25	112.25	178.25	222.25	332.25				87
64	48.45	71.55	117.75	187.05	233.25	348.75				87
65	50.85	75.15	123.75	196.65	245.25	366.75				87
66	53.45									88
67	56.25									88
68	59.15									88
69	62.25									88
70	65.55									89

PureLife-plus is permanent life insurance to Attained Age 121 that can never be cancelled as long as you pay the necessary premiums. After the Guaranteed Period, the premiums can be lower, the same, or higher than the Table Premium. See the brochure under "Permanent Coverage".



# Have You Ever

- Needed your Will prepared or updated?
- Signed a contract?
- Received a moving traffic violation?



- Worried about being a victim of identity theft?
- Been concerned about your child's identity?
- Lost your wallet?

## The LegalShield Membership Includes:

- **Dedicated Law Firm** Direct access, no call center
- **Legal Advice/Consultation** on unlimited personal issues
- **Letters/Calls** made on your behalf
- **Contracts/Documents Reviewed** up to 15 pages
- **Residential Loan Document Assistance** for the purchase of your primary residence
- **Will Preparation** - Will/Living Will/Health Care Power of Attorney
- **Speeding Ticket Assistance** (15 day waiting period)
- **IRS Audit Assistance** (begins with the tax return due April 15th of the year you enroll)
- **Trial Defense** (if named defendant/respondent in a covered civil action suit)
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation** (available 90 days after enrollment)
- **25% Preferred Member Discount** (bankruptcy, criminal charges, DUI, personal injury, etc.)
- **24/7 Emergency Access** for covered situations

## The IDShield Membership Includes:

- **Continuous Credit Monitoring** IDShield continuously monitors your credit report. If changes occur, you'll receive an instant alert.
- **High Risk Application and Transaction Monitoring** We monitor the largest proprietary database of new account application data to detect potentially fraudulent new accounts when an application is submitted.
- **Dark Web Monitoring** Monitors your Personally Identifiable Information (PII) across the dark web, where criminals purchase personal data.
- **Username/Password (Credential) Monitoring** This powerful feature helps protect against takeovers of your social, financial and other online accounts.
- **Identity Threat and Credit Threat Alerts** You'll receive a threat alert if your PII is found.
- **Unlimited Consultation** On any cyber security issue.
- **Full-Service Restoration** Our Licensed Private Investigators will work tirelessly to restore your identity to its pre-theft status.
- **24/7 Emergency Access** We're here in the event of an identity theft emergency.

  Put your law firm and identity theft protection in the palm of your hand with the LegalShield & IDShield Plus mobile apps

Plan	Family Price Monthly	Individual Price Monthly
LegalShield	\$18.95	\$18.95
IDShield	\$18.95	\$ 8.95
Combined	\$33.90	\$27.90

Prepared for:

For more information, contact your Independent Associate:

**BIS**  
 800-894-9990  
 www.bisnm.com  
 bbarham@lincolninvestment.com

*LegalShield legal plans cover the member; member's spouse; never married dependent children under 26 living at home; dependent children under the age 18 for whom the member is the legal guardian; never married dependent children up to age 26 if a full-time college student; or physically or mentally disabled dependent children. IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see www.idshield.com. All Licensed Private Investigators are licensed in the state of Oklahoma. IDShield plans are available at individual or family rates. A family rate covers the member, member's spouse and up to 10 dependents up to the ages 18. It also provides consultation and restoration for dependent children age 18 to 26. This is a general overview and is for illustrative purposes only. Plans and services vary from state to state. See plan details for your state of residence for complete terms, coverage, amounts, conditions and limitations.*

# Universal Availability Notice

## Ruidoso Municipal Schools 403(b)

### PLAN HIGHLIGHTS

Visit [NBSbenefits.com/403b](http://NBSbenefits.com/403b) for additional information



Congratulations! You are eligible to participate in the 403(b) retirement plan provided by the **Ruidoso Municipal Schools 403(b)**. Contributing to a 403(b) plan will give you peace of mind through financial security during your retirement. A 403(b) plan allows you to contribute a portion of your compensation as a pre-tax or post-tax (Roth) contribution (if allowed by your Employer) in order to save for retirement. Participation in the 403(b) plan is completely voluntary. If you are already contributing to the 403(b) plan, now is a perfect time to increase your contributions.

#### What is a 403(b) Plan?

A 403(b) plan, also known as a Tax-Sheltered Annuity (TSA), is a tax-deferred retirement plan provided for employees of certain tax-exempt, governmental organizations or public education institutions.

#### What are the benefits of contributing to a 403(b) Plan?

##### LOWER TAXES

The 403(b) contributions you make can be on a pre-tax basis. This means that the money used to invest in the 403(b) plan is not taxed until the funds are withdrawn. For example, if your federal marginal income tax rate is 25%, and you contribute \$100 a month to a 403(b) plan, you have reduced your federal income taxes by nearly \$25. In effect, your \$100 contribution costs you only \$75. The tax savings grow with the size of your 403(b) contribution.

##### TAX-DEFERRED GROWTH

In your 403(b) plan, interest and earnings grow tax-deferred. This means that your interest will grow tax-free until the time of your withdrawal. The compounding interest on your 403(b) plan allows your account to grow more quickly than money saved in a taxable account where interest and earnings are taxed each year.

##### TAKING THE INITIATIVE

Contributing to a 403(b) retirement plan helps you take control of your future retirement needs. Other sources of retirement income, including state pension plans and Social Security, often do not adequately replace a person's salary upon retirement. A 403(b) plan can be a great way to supplement your income at retirement.

##### POSSIBLE TAX CREDITS

Pre-tax contributions may put you in a lower tax bracket reducing your overall tax rate.

##### DISTRIBUTIONS FROM THE PLAN

You or your beneficiary will be able to withdraw your vested balance when one of the following occurs:

1. Retirement
2. Termination of Employment
3. Attainment of Age 59 ½
4. Total Disability
5. Death

The vendors may require additional paperwork.

##### LOANS

You may borrow up to 50% of your vested balance up to \$50,000 (whichever is less). Contact your current vendor about their specific loan provisions.

##### REQUIRED MINIMUM DISTRIBUTIONS (RMD)

Distributions are required at age 73. Exceptions may apply.

##### HIGHER LIMITS

Annual contribution limits are much higher than those of an IRA.

##### How much can you contribute to a 403(b) Plan?

You may elect to save:

- 100% of your income up to \$23,500 (2025)
- Extra \$7,500 if age 50+

##### HOW TO ENROLL IN THE PLAN

Your employer has provided investment option(s) for you. A list of approved vendor(s) and the Salary Reduction Agreement ("SRA") can be found by visiting the National Benefit Services website at <http://www.nbsbenefits.com/non-erisa-403b-forms/> or by contacting NBS (contact information below).

Once you have chosen an approved vendor, please open a 403(b) account directly with them. To begin investing, send the completed SRA form to NBS who will work with your employer to begin contributions.

##### INVESTMENT CHOICES

Annuity contracts made available through insurance companies or custodial accounts through a retirement account custodian are allowed in 403(b) plans. You will need to contact the vendor for a comprehensive listing and information regarding the available investment options.

##### EXCHANGES

As a participant in the 403(b) plan, you have the option to move funds, or "exchange" tax-free between different vendors within the same plan.

##### ROLLOVERS

You also have the option of rolling retirement funds from previous employers to your current employer's plan thus simplifying retirement management.

##### ROTH

You may also choose to invest part of your income on an after-tax (Roth) basis. Roth contributions are taxed at the time of the investment though contributions *and* earnings grow tax-free until withdrawn. Qualified distributions will allow you to withdraw your money tax-free.

##### HARDSHIP DISTRIBUTIONS

An in-service hardship distribution may be allowed if you satisfy certain criteria. Contact NBS for more information about the requirements.

#### NBS Retirement Service Center

8523 S. Redwood Rd.  
West Jordan, UT 84088  
800.274.0503 ext. 2,5  
Fax - 1.800.597.8206

Contact NBS if you have questions about the retirement plan



#### Ruidoso Municipal Schools

##### Plan Contact Person:

Emilee Ross -Main Contac  
200 Horton Circle  
Ruidoso, NM 88345  
1.575.630.7000



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