

Core Benefits-Life Insurance



DISTRICT PAID

LIFE INSURANCE

**New
Provider
Same
Benefits**

Planning for your family's financial well-being can bring you peace of mind. Life Insurance can provide financial support to your beneficiaries in the event of your death. Columbus City Schools pays the full cost of your Basic Term Life Insurance coverage through Unum, and you may also purchase additional coverage for yourself to meet your needs. For more life insurance options in addition to the Supplemental Life Insurance described in the next column, please see the section of this guide regarding Whole Life Insurance (page 37).

Available Services

Unum has two valuable additional services to help you and your loved ones make informed decisions during some of the most difficult times in their lives.

During life's most trying times, understanding one's options and choosing the best direction can be very difficult. End-of-life decisions, financial matters, insurance needs, and planning for the loss of a loved one may be easier with the help of experienced and compassionate professionals. Worldwide Emergency Travel Assistance is also available.

Your Coverage

- **Basic Life Insurance** - term life insurance paid for in full by the District and based on your position.
- **Supplemental Life Insurance** - if eligible, you may elect to purchase additional term life insurance coverage for yourself in amounts based on your position.

The District paid Basic Life Insurance and the Supplemental Life Insurance with Unum is coverage on yourself.

If you would like to cover your spouse or dependent child(ren), please see the Whole Life information on page 37.

Basic Life Plan Benefits

Benefits Eligible Employee Type	Coverage Amount
Superintendent	\$300,000
Chief Executives	\$100,000
Full-time Certificated/ Administrators	\$50,000
Part-time Certificated	\$25,000
Full-time Classified	\$50,000
Part-time Classified	\$25,000
Tutors	\$20,000

Supplemental Life Insurance

If you are an Executive, Certificated employee, Administrator, or Classified employee, you may purchase Supplemental Life Insurance equal to your Basic Life Insurance amount. Whether you are enrolling as a new employee or during Open Enrollment, no medical information is required. You pay for your Supplemental Life Insurance coverage with post-tax dollars through convenient payroll deductions. Please note that Tutors and Latchkey Teachers are not eligible to elect Supplemental Life Insurance.

