

Enrollment at a glance

A guide to your plan basics

Etiwanda School District

**Take advantage of insurance offered at your workplace.
It's convenient and affordable.**

Personal Accident Insurance provides additional protection for your loved ones in the event you are killed or severely injured in a covered accident. Personal Accident Insurance can help you or your family deal with expenses and financial obligations that arise in the wake of a serious accident.

Employee Eligibility

- All active employees working 20+ hours per week.

Dependent Eligibility

- Contact your employer if you have questions about the definition of "domestic partner" or "child" for your plan.

Coverage Available without Health Questions

- Personal Accident Insurance coverage is offered to you without having to answer questions related to your health.

Employee Personal Accident Insurance Coverage Options	
For You	\$10,000 to \$500,000 in \$10,000 increments or 10 times your annual salary.
Age Reductions	Employee: Benefit amounts reduce to 65% of original coverage at age 65, and to 50% of original coverage at age 70. Spouse: Benefit amounts reduce to 65% of original coverage at age 65, and to 50% of original coverage at age 70.

If you are covered for Supplemental Personal Accident Insurance, you may elect Personal Accident Insurance coverage on your family.

Family Personal Accident Insurance Coverage Option		
For Your Dependent Spouse/Domestic Partner Only	For Your Dependent Child(ren) Only	For Your Family
50% of the Employee's benefit amount.	15% of the Employee's benefit amount on your children from birth to 26 years.	Spouse/Domestic Partner: 40% of Employee's benefit amount. Child(ren): 10% of Employee's benefit amount on your children from birth to 26 years.

Personal Accident Insurance Coverage Exclusions (may vary by state)

No benefit is paid for loss directly or indirectly caused by any of the following:

- Suicide or intentionally self-inflicted injury, while sane or insane.
- Physical or mental illness.
- Bacterial infection or bacterial poisoning. **Exception:** Infection from a cut or wound caused by an accident.
- Riding in or descending from an aircraft as a pilot or crew member.
- Any armed conflict, whether declared as war or not, involving any country or government.
- Injury suffered while in the military service for any country or government.
- Injury which occurs while committing or attempting to commit a crime.
- Use of any drug, narcotic or hallucinogenic agent:
 - Unless prescribed by a doctor;
 - Which is illegal; or
 - Not taken as directed by a doctor or the manufacturer.
- The insured person's intoxication. Intoxication means an individual's blood alcohol content meets or exceeds the legal presumption of intoxication under the laws of the state where the accident occurred.

Insurance Rate Information and Premium Calculator

Personal Accident Insurance Rates

Coverage Type	Tenthly Cost per \$1,000 of Coverage
Employee Only	\$0.025
Employee + Family	\$0.035

Use the table below to calculate your premium based on the amount of Personal Accident Insurance coverage you plan to elect.

Personal Accident Insurance	Premium
Select the total amount of Personal Accident Insurance coverage you want and divide by 1,000 <i>Example: For \$100,000 of coverage enter \$100</i>	\$ _____ (a)
Enter the rate from the Personal Accident Insurance rate table	\$ _____ (b)
To calculate monthly premium: Multiply (a) times (b)	Tenthly Premium: \$ _____

This is a summary of benefits only. A complete description of benefits and limitations will be provided in the certificate of coverage. All coverage is subject to the terms and conditions of the group policy. To keep coverage in force, premiums are payable up to the date of coverage termination. Insurance products and services are provided by ReliaStar Life Insurance Company, a member of the Voya™ family of companies. Policy form HP09GP (may vary by state).

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