

NATIONAL INSURANCE SERVICES

Group Term Life Insurance Benefit Summary

Group: # 13469, Roseville Community Schools

Group Term Life Policy: Hartford –Policy GL885661

Active Classes	
Class Title and Eligibility (Minimum Hour Requirement)	Basic Life/AD&D
01 Superintendent, Deputy Superintendent, Assistant Superintendent, Director of Building & Grounds, Principals, Executive Director of Business and Members of Roseville Federation of School Administrators (20 hours per week)	2.5x Annual Salary rounded to the next highest \$1,000; Minimum \$10,000; Maximum \$500,000 (Guarantee Issue: \$425,000)
02 Teachers other than Shared Teachers (15 hours per week)	\$50,000
03 AFSCME Local 732 Members working 30 hours or more per week (30 hours per week)	\$30,000
04 Confidential Secretaries (15 hours per week)	\$40,000
05 AFSCME Local 732 Members working more than 20 hours but less than 30 hours per week (20 hours per week)	\$15,000
06 Crossing Guards (5 hours per week)	\$8,000
07 Administrative Clerical (15 hours per week)	\$30,000
12 Shared Teachers (12 hours per week)	\$50,000
13 Paraprofessionals, School Readiness Teachers, Network Facilitators and Marketing Facilitators (20 hours per week)	\$25,000

Retiree Classes		
<i>Definition: A former employee of Roseville Community Schools who, prior to retirement, was insured as an active employee, and with 10 consecutive years of service with Roseville Community Schools immediately prior to retirement. To be considered a retired employee, they must be receiving a pension from or as a result of working for Roseville Community Schools.</i>		
Class Title	Life Amount	Reductions
8 Retired Superintendents, Deputy Superintendents, Assistant Superintendents, and Directors of Building & Grounds who retired July 1, 1992 to October 1, 1995	\$50,000	Reduces to 80% at age 66, to 60% at age 67, to 40% at age 68, to 20% at age 69, and to 10% at age 70
9 Retired Superintendents who retired prior to July 1, 1992	\$50,000	Reduces to 90% at age 66, to 80% at age 67, to 70% at age 68, to 60% at age 69, and to 50% at age 70
10 Retired Confidential Secretaries who retired on or after May 1, 1995 but prior to December 1, 2000	\$10,000	No Reductions
11 Retired Confidential Secretaries who retired on or after December 1, 2000	\$15,000	No Reductions
14 Retired Superintendents, Assistant Superintendents, Directors of Building & Grounds, Deputy Superintendent and Executive Director of Business who retired on or after October 1, 1995	\$50,000	Reduces to 90% at age 66, to 80% at age 67, to 70% at age 68, to 60% at age 69, and to 50% at age 70

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Employee Contribution:	0%
Participation Requirement:	100%
Eligibility Waiting Period:	None
Reduction Schedule (Active Classes):	Basic Life & AD&D Insurance reduces to 65% at age 70, reduces to 42% at age 75, reduces to 27% at age 80, reduces to 18% at age 85, reduces to 12% at age 90, reduces to 8% at age 95 and does not terminate.
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Termination & Continuation of Coverage (Active Classes):	FMLA Physical Disease or Injury – 12 Months Layoff – End of month following month in which lay off occurred Leave of Absence – 6 months Military Leave – 12 weeks
Conversion Provision:	Included
Waiver of Premium Provision (Active Classes):	Disabled prior to age 60; Elimination period: 6 months; Terminates at age 70

Group Long Term Disability Insurance Benefit Summary

Group: # 13469, Roseville Community Schools

Long Term Disability Policy: Prudential – 20444

Class Title and Eligibility (Minimum Hour Requirement)	Maximum Annual Covered Salary/ Maximum Monthly Benefit	Benefit %	Elimination Period
1 Administrators (20 hours per week)	\$180,000 / \$10,000	66-2/3%	90 days
2 Teachers excluding Shared Teachers (15 hours per week)	\$85,000 / \$4,723	66-2/3%	90 days
3 Administrative Assistants (20 hours per week)	\$50,400 / \$2,800	66-2/3%	90 days
4 All Other Employees excluding Crossing Guards (15 hours per week)	\$45,000 / \$2,000	66-2/3%	90 days
5 Confidential Secretaries (15 hours per week)	\$180,000 / \$10,000	66-2/3%	90 days
7 Shared Teachers (12 hours per week)	\$81,000 / \$4,500	66-2/3%	90 days
8 Local 732 Members hired prior to August 15, 2010 (15 hours per week)	\$45,000 / \$2,500	66-2/3%	90 days

Employer Contribution:	100%
Participation Requirement:	100%
Eligibility Waiting Period:	None
Benefit Duration	To SSNRA, 12 month minimum
Minimum Monthly Benefit:	None
Pre-Disability Earnings Definition:	Base Pay Only
Mental Disorder / Substance Abuse Limitation:	24 months Lifetime unless hospital confined, with recovery

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Pre-Existing Conditions Exclusion:	None
EOI Requirements:	Late entrants not enrolled within 31 days of eligibility, increases, and amounts exceeding the Guarantee Issue
Terminations & Continuation of Coverage:	FMLA Layoff – 6 months Leave of Absence – 6 months Sabbatical – 12 months

EAP:	No
Renewal Date:	8/1/2021

This summary of benefits is meant to be an overview of the policy only. Please refer to the Certificate and Riders for a full explanation of your plan's benefits, exclusions, limitations and reductions.

Should there be any discrepancy between this outline and the Certificate, the Certificate will prevail.