



Group Life Insurance  
National Insurance Services

<b>Employer Contribution:</b>	100%
<b>Participation Requirement:</b>	100%
<b>Eligibility:</b> Certified Staff, Bus Drivers, Full-time Custodians, Maintenance, Mechanic, Full-time Secretarial/Support Staff	Must work 20 hours per week
<b>Effective Date of Coverage:</b>	First of the Month following Date of Hire
<b>Reductions:</b>	Coverage amounts will reduce to 65% upon age 65, 45% upon age 70, 30% upon age 75, 20% upon age 80, 15% upon age 85, 10% upon age 90, & will terminate upon retirement
<b>Leave of Absence Provision:</b>	Employees will be allowed to continue coverage for a period not to exceed 3 months for periods which are considered non-medical approved Leaves of Absence, Layoffs, & Military Leaves. Continuation may be continued for a period not to exceed 12 months for medical approved Leaves of Absence. Continuation for FMLA purposes will apply
<b>Retiree Benefits:</b>	Not Applicable
<b>Waiver of Premium Provision:</b>	Prior to age 60 / must be Totally Disabled for 6 months / coverage terminates upon attainment of SSNRA
<b>Evidence of Insurability (E of I):</b>	E of I is required of all late entrants not enrolled within 31 days of eligibility