



Grand Prairie Independent School District
Group term life and accidental death
and dismemberment (AD&D) insurance
All active employees working at least 20 hours per week
Insurance products issued by: Securian Life Insurance Company



One-time life insurance enrollment opportunity

July 29 - August 9, 2024

You have a one-time opportunity to enhance your life insurance protection without answering health questions.

- Employee: Elect or increase your coverage up to \$250,000

In addition, your standard open enrollment opportunities remain.

Health questions never required

- Enrolling for child coverage never requires health questions when elected within initial eligibility, during open enrollment or as a result of a family status change.

Once your coverage is effective, you never have to re-enroll to continue your coverage.

Prepared for:



A full list of your coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history - along with height and weight.



Basic coverage (automatically enrolled)

Basic term life	\$20,000	• Includes matching AD&D benefit
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Optional coverages

Employee supplemental term life	\$10,000 increments up to the lesser of \$500,000 or five times annual earnings	
Supplemental spouse life	\$5,000 increments	• Maximum: \$100,000
Supplemental child life	\$1,000 increments up to \$10,000	• Children are eligible from live birth until age 26

If your spouse or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

Beginning at age 65, employee and spouse basic term life coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65, to 45 percent at age 70, 30 percent at age 75 and to 20 percent at age 80.

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave Grand Prairie Independent School District?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Grand Prairie Independent School District. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for the financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



Learn more

Please visit the GPISD Benefits Hub for the latest information and benefit resources at www.mybenefitshub.com/grandprairieisd.



Enroll

Simply login at: www.mybenefitshub.com/grandprairieisd

Enroll by phone when you make an appointment with a Benefits Counselor. Visit myenrollmentschedule.com/grandprairie to make an appointment.



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