LIFE INSURANCE

Basic Life, Basic AD&D, Long Term Disability

Eligible employees will see the District-paid Basic Life, Basic AD&D and Long Term Disability plans.

Click on "Manage" under Basic Life and Basic AD&D to review your assigned beneficiary. If blank, we encourage you to assign a beneficiary and have Workday track this as the system of record.

To add or update the beneficiary designations, see the Quick Reference Sheet on Beneficiary Designations.

<u>Voluntary Life (EE), Voluntary Life (SP/DP), Voluntary (CH)</u> <u>Voluntary AD&D (EE), Voluntary AD&D (FAM)</u>

To enroll or change amounts in Voluntary Term Life and Voluntary AD&D insurance:

Click "Manage" or "Enroll" on the benefit plan.

To newly elect Voluntary Life or Voluntary AD&D:

- 1. Click the "Select" radio button for the plan(s) you want to enroll in and click Confirm and Continue.
- 2. Click on the prompt in the Coverage section to choose the coverage level you desire.
- If applicable, enter which dependent(s) are covered in that plan.
 If your dependent is not in the list, follow these instructions found on The Quick Reference Sheet on How to Add a New Dependent Within The Enrollment Process.
- 4. Designate your beneficiary, if needed.
- 5. Click Save.

To elect coverage for a spouse and/or child, you must also elect coverage for yourself.

Coverage levels for Spouse Life are limited to no more than 50% of the employee coverage level.

To increase, decrease or waive Voluntary Life or Voluntary AD&D:

- 1. Click the "Select" radio button for the plan(s) you want to change and click Confirm and Continue.
 - To increase or decrease coverage level, click the prompt in the Coverage section and choose your new coverage level.
 - To waive, click the "Waive" radio button and click Confirm and Continue.
- 2. Designate or update your beneficiary, if needed.
- 3. Click Save

LIFE INSURANCE Continued

<u>Voluntary Life – Grandfathered</u> Voluntary AD&D – Grandfathered

Your only option is to continue to keep your grandfathered plan or to waive coverage. You cannot increase or decrease your existing coverage as that will cause you to lose grandfathered status.

Grandfathered Plans – Once you waive out of a grandfathered plan, you waive all grandfathered Life and AD&D plans.

You can always enroll back into the plans in the future but will no longer have access to the grandfathered rates.

Paper Enrollment Forms: Even though your election is in Workday, the Hartford still requires that paper forms be completed. You will also need to complete Evidence of Insurability with any new election or increase in coverage level. It is Hartford that determines if your coverage levels will be approved. These forms are available on the Insurance Elections Screen as links.

To enroll or increase coverage for Voluntary Life/Voluntary AD&D, the Hartford still requires that paper forms be completed:

ENROLLMENT FORM EVIDENCE OF INSURABILITY FORM