



Keeping our people protected

Plans provide up to
\$402,000.00
in life insurance for
employees and
their spouses.

Plans provide up to
\$238,000.00
of term life insurance
for employees
and their spouses.

Benefits to
\$1,000,000.00
or more

LIFE INSURANCE

Hartford Life Insurance Company - The Hartford - Hartford, CT

The Hartford¹ is one of the nation's largest, most respected multi-line insurance carriers. After nearly **200 years in business**, The Hartford is known for its financial strength and stability, superior customer service, and continued operational excellence.

- With 6 plans to choose from, it offers flexibility to meet any budget.
- Premiums start at just \$4.50 a month and do not increase with age.
- Spouses may be covered for benefits without necessity of the employee being covered.
- Family Coverage is available and gives \$5,000.00 worth of coverage to all dependent children (6 months to 23 years) and spouse for only \$1 a month.
- Accelerated life insurance benefits provide early payments for critical illness.

Fidelity Security Life Insurance Company - Kansas City, MO

- Spouses can apply for coverage without necessity of employee applying
- All unmarried dependent children (6 months to 25 years) can obtain \$2,500.00 to \$10,000.00 of coverage.
- New employees can receive 1 Unit of coverage Guarantee Issue (no health questions) if applied for within the first 120 days of employment.

Other Policies

We have the ability to quote any amount of life insurance on a specialized one on one basis. Our database scans thousands of "A" rated insurance companies policies to find the best premiums based on employees criteria. Whether an employee is looking for \$50,000.00, or \$1,000,000.00 in Level Term, Universal, or Whole Life, we have the capability to meet almost any need.

All Life Insurance Plans May Be Continued Even If An Employee Leaves The School District.

All benefits are subject to the terms and conditions of the policy. Policies underwritten by Hartford Life and Accident Insurance Company detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company (Hartford Life Insurance Company, Hartford Life and Accident Insurance Company).