



THE COMMUNITY SCHOOL FOR CREATIVE EDUCATION**Effective Date: December 1, 2022****Basic Life/AD&D**

Life - Carrier Name	
General Plan Information	
Benefit Amount	\$50,000
Maximum	\$50,000
Guaranteed Issue Amount	\$50,000
Contributory (employee paid) or Non-contributory (100% employer paid)	non-contributory (100% employer paid)
Reduction of Benefits	
Age 65	35%
Age 70	50%
Age 75	
Age 80	
Age 85	
Rate Guarantee	2 years
Bundled or Stand-alone Rates	Bundled
Rates	
Volume	\$1,200,000
Life Rate per \$1,000	\$0.129
AD&D Rate per \$1,000	\$0.014
Monthly Premium	\$171.60
Total Annual Premium	\$2,059.20

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Long Term Disability	
LTD - Carrier	
Name	
General Plan Information	
Benefit Percentage	60%
Monthly Benefit Maximum	\$6,500
Guarantee Issue	\$6,500
Elimination Period	<u>90 days</u>
Contributory (employee paid) or Non-contributory (100% employer paid)	Contributory * (tax free benefit)
Definition of Disability	2 year own occupation
Minimum Benefit	\$100
Employee Assistance Program	Yes, 5 face to face sessions
Benefit Duration - Social Security Normal Retirement Age	SSNRA
Pre-Existing Condition Limitations	3/12
Participation Requirement	100%
Rate Guarantee	2 years
Bundled or Stand-alone Rates	Bundled
Rates	
Covered Monthly Payroll	\$124,813
Rate per \$100 of Covered Payroll	\$0.115
Monthly Premium	\$143.53
Total Annual Premium	\$1,722.42

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Voluntary Life/AD&D

Voluntary Life/AD&D - Carrier Name



General Plan Information

Employee Life Benefit	
Increment / Times Salary	\$10,000 increments
Minimum Benefit	\$10,000
Maximum Benefit	<5x Annual Earnings or
Guarantee Issue Amount*	\$50,000
Spouse Life Benefit	
Increments / Specified Amount	\$5,000 increments
Minimum Benefit	\$5,000
Maximum Benefit	\$100,000
Benefit Cap - % of EE Election	Not to Exceed 50%
Guarantee Issue Amount*	\$25,000
Child(ren)	
Increments / Specified Amount**	\$1k, \$2k, \$4k, \$5k or \$10k
Maximum Benefit	\$10,000
Benefit Cap - % of EE Election	Not to Exceed 50%
Guarantee Issue Amount*	\$10,000
Reduction of Benefits	
Age 65	No Age
Age 70	Reduction
Age 75	
Age 80	
Additional Benefits	
Conversion	yes
Portability	yes
Accelerated Death Benefit	up to 80% or \$500,000
Participation	> 10 lives or 42%
Rate Guarantee	2 years