

The PSEA Group Life Plan



Why PSEA Members Need More Life Insurance Coverage

The PSEA recognized that some Pennsylvania school district employees needed more Life Insurance protection. That's why they endorsed this plan for the teachers and school employees of Pennsylvania.

PSEA Group Life & AD&D Plan Options

	Max Life Insurance Coverage	Max Life Insurance Coverage without Medical Questions	AD&D Insurance Coverage	Seat Belt Benefit
Employee Coverage:	\$500,000	\$250,000	Optional*	\$10,000***
Spouse Coverage:	\$250,000	\$50,000	Included**	\$10,000
Child Coverage:	\$10,000	\$10,000	Included**	\$10,000

* Employee can choose any amount of AD&D coverage, not to exceed max life insurance amount.

** Spouse and child AD&D amount will equal the life insurance amount and is automatically included.

*** Seat Belt benefit applies if employee chooses optional AD&D coverage.

Plan Features

- **Employees can increase coverage by \$10,000 or 10% every year without medical questions up to the maximum coverage amount of \$250,000**
- Coverage amounts up to \$500,000, not to exceed 5 times your annual salary
- Partial benefit while living if diagnosed with a terminal illness
- Spouse and child coverage available
- No medical questions if coverage is under \$250,000 (employee coverage) and the employee is not a late enrollee.
- Additional \$10,000 AD&D accident coverage if employee has a covered injury or death while wearing a seat belt
- Eligibility as low as 20 hours per week
- Conversion and portability features

(over)

Exclusions and Limitations

Life Insurance Exclusions and Limitations

Suicide: If you, your spouse or your dependents commit suicide within two years from the effective date of coverage, no benefits will be payable.

AD&D Insurance Exclusions

No AD&D benefit is payable if the loss is caused or contributed to by:

1. War or act of war.
2. Suicide, attempted suicide or other intentionally self-inflicted injury.
3. Committing or attempting to commit a felony or assault, or actively participating in a violent disorder or riot.
4. Any injury sustained while under the use of any poison, illegal drugs, or controlled substance.
5. Physical disease existing at the time of the accident.
6. Medical negligence and malpractice.
7. Any loss incurred while on active duty or training in the Armed Forces, National Guard or Reserves, of any state or county.
8. Any loss incurred while operating, riding in or descending from any aircraft, except as a fare-paying passenger on a commercial aircraft.

Seat Belt Benefit Exclusions

No seat belt benefit will be paid if the automobile accident occurs:

1. When the automobile is used for racing, stunting or exhibition work.
2. When in violation of any traffic laws.
3. While driving legally intoxicated.

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