

VOLUNTARY LIFE INSURANCE

For the employees of
Grossmont-Cuyamaca Community College District

If you are eligible, Voluntary Group Term Life Insurance is available to you, your eligible spouse and your eligible children. This insurance option provides low cost with the ease of payroll deductions to make it a particularly valuable plan and is an ideal way to provide financial security for your family.

Eligibility For This Program

Employee: You must be actively performing the regular duties of your job (if you are not working due to illness or injury, you will not be eligible until you return to work).

Spouse: You must be legally married to the Employee, under age 60, if employed, be actively at work performing the regular duties of your job (if you are not working due to illness or injury, you will not be eligible until your return to work); if not employed, be performing normal activities of a person of the same age and sex (if you are disabled, you are not eligible). A spouse does not include anyone eligible as an Employee.

Children: An unmarried child who is a natural child, or legally adopted child (or adoption proceedings have been started); a dependent stepchild who lives with you, a child that lives with you and for whom you are a legal guardian and is at least 14 days old, but less than 21, or less than 25 years old if they depend on you for financial support and are enrolled full time at an accredited college, university or trade school. A dependent child does not include anyone eligible as an Employee and may be covered under only one parent.

Benefits

Employee: Employee can elect an amount from \$20,000 to \$300,000 in \$10,000 increments, not to exceed 5 times annual salary. New employees are guaranteed* up to \$50,000 of coverage. Amounts over the \$50,000 are subject to proof of good health. Also, if you apply for coverage after the first 31 days in which you become eligible, proof of good health is required. For employees actively at work, benefit amounts reduce to 65% of original coverage at age 70 and 50% of original amount at 75.

*(To be eligible for Conditional Guarantee Issue, you must be an active employee and apply within 31 days of first becoming eligible)

Spouse: Spouse can elect an amount from \$20,000 to \$150,000 in \$10,000 increments, not to exceed 50% of the employee's amount of coverage. Proof of good health is required. Spouse coverage terminates at age 70.

Children: If the employee or spouse is covered they may apply for children's coverage in the amount of \$10,000. Either the employee or spouse may apply for children's coverage, but not both. Benefit limited to 10% of elected amount for children age 14 days to 6 months.

Cost of Coverage

Premium Cost Employee/Spouse per \$1,000 of Coverage

Age	Tenthly Cost
Under 30.....	.060
30 - 34.....	.084
35 - 39.....	.108
40 - 44.....	.132
45 - 49.....	.216
50 - 54.....	.312
55 - 59.....	.480
60 - 64.....	.864
65 - 69.....	1.140
70 +.....	2.076

Premium Cost Dependent Children
(flat rate - not per child)

Amount	Tenthly Cost
\$10,000	\$1.00

How To Apply

Select the amount of coverage that best meets the needs of those in your family. Calculate your premium, then complete and sign the application in full. Be sure to complete all questions accurately. Your spouse must sign if he/she is requesting insurance coverage. You may be required to provide information regarding your medical history on a short enrollment form. This information must also be provided for your spouse, if applying. A physical exam is rarely required; however the insurance company reserves the right to request an exam. Applications are subject to the approval of Mutual of Omaha Life Insurance Company.

This is only a highlight of your Voluntary Group Term Insurance coverage. Only provisions, definitions, limitations and exclusions of the Group Master Policy, Certificates, Riders, Endorsements, Application, and Enrollment Forms, which together constitute the formal legal contract, will apply. A copy of the Group Master Policy is held by your employer or association and can be viewed upon request during normal business hours.

The plan is provided through the San Diego and Imperial County Schools Fringe Benefits Consortium and underwritten by Mutual of Omaha Life Insurance Company.