

St. John the Baptist Parish Office of Fire Services

Basic Employee Life and AD&D

Class Description(s):
 All Active Full-time Employees
 Full Time Eligibility: 30 hours per week

Feature	Description			
BENEFIT SCHEDULE	Flat \$25,000			
GUARANTEED ISSUE	Equal to Benefit Amount			
BENEFIT REDUCTION SCHEDULE	35% @ 65, 70, 75 and 25% @ 80, 85, 90, 95			
CONTINUITY OF COVERAGE	Enhanced			
LIFE DISABILITY PROVISION	Premium Waiver to Normal Retirement Age if Disabled Prior to 60			
PREMIUM WAIVER ELIMINATION PERIOD	9 Months			
LIVING BENEFIT OPTION (ACCELERATED BENEFIT)	12 Months Life Expectancy, 80% of Benefit (Total Basic and/or Supplemental Acceleration may never exceed \$250,000)			
LIFE PORTABILITY OPTION	Not Included			
CONVERSION	Included			
MILITARY LEAVE OF ABSENCE CONTINUATION	12 Weeks			
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	Matches Basic Life Benefit			
AD&D ENHANCEMENT PACKAGE	Included			
EMPLOYEE CONTRIBUTION	Non-Contributory			
PARTICIPATION REQUIREMENT	100% of Eligible Employees			
INITIAL RATE GUARANTEE PERIOD	3 Years			
Rate Summary				
Coverage Category/Class	No of Lives	Rate Basis	Volume	Monthly Premium
LIFE	38	\$0.13 Per \$1,000 Employee	950,000	\$123.50
ADD	38	\$0.02 Per \$1,000 Employee	950,000	\$19.00



St. John the Baptist Parish Office of Fire Services

Basic Dependent Life

Class Description(s):

All Active Full-time Employees

Full Time Eligibility: 30 hours per week

Feature	Description			
SPOUSE BENEFIT SCHEDULE	\$5,000 not to exceed 50% of the Employee Basic Life Insurance.			
SPOUSE GUARANTEED ISSUE	Equal to Benefit Amount			
LIVING BENEFIT OPTION (ACCELERATED BENEFIT)	None			
CHILD BENEFIT SCHEDULE	Live Birth to 21 - \$2,500			
STUDENT EXTENSION TO AGE	26 Years			
WAIVER OF DEPENDENT PREMIUM	Included. Applies if Employee Qualifies for Premium Waiver			
LIFE PORTABILITY OPTION	Not Included			
CONVERSION	Included			
Rate Summary				
Coverage Category/Class	No of Lives	Rate Basis	Volume	Monthly Premium
LIFE	TBD	\$1.04 Per Dependent Unit	TBD	\$29.12

