



Pacific Educators, Inc.

Insurance Services

TO: ALL ELIGIBLE EMPLOYEES
FROM: PACIFIC EDUCATORS, INC. - PLAN ADMINISTRATOR
RE: VOLUNTARY INSURANCE PLAN SUMMARY - 2006 / 2007 SCHOOL YEAR

Additional voluntary benefits available through payroll deduction. Enrollment may be accomplished by completion of the application in the brochures provided. See brochures for plan benefits, exclusions, and limitations.

Hartford Term Life Insurance With a Guarantee Issue (Plan 1) for New Employees

Up to **\$402,000.00** worth of coverage for employees and their spouses. Six plans to choose from with premiums as low as **\$4.50** a month. Your spouse may apply for the same plan as you, or less at the same level premium rates. All plans include additional accidental death and dismemberment coverage. Optional Family Coverage gives **\$5000** worth of coverage to each dependent child (6 months to age 23) and to your spouse for only an additional **\$1** a month. Accelerated life insurance benefit provides payments for terminal illness.

Underwritten by: Hartford Life and Accident Insurance Company. Hartford, CT 06104

Fidelity Security Term Life Insurance

Up to **\$170,000.00** of Term Life Insurance for employees and their spouse. Spouse may apply for coverage without necessity of employee applying. **\$2,500** to **\$10,000** of coverage for all unmarried dependent children (6 months to age 25) is available.

Underwritten by: Fidelity Security Life Insurance Company. Kansas City, MO 64111

All life plans may be kept even if you leave the district.

Disability Income Insurance

These plans pay you *benefits in addition* to your sick leave, substitute differential pay, extended sick leave, STRS/PERS disability, and other disability plans. *Pays 12 months* of the year including summer vacations, off-track time, holidays, and weekends. The benefits do **not** reduce, coordinate, integrate or subtract with the income listed above. *Benefit payments are tax free. No tax is payable on your monthly benefits as long as you, not your employer, pay the entire premium. If you use premium under a pre-taxed section 125 plan, your benefits are taxable. Please consult your tax advisor.*

Underwritten by: Fidelity Security Life Insurance Company. Kansas City, MO 64111

Cancer Insurance Plan

Guaranteed acceptance for persons who have not had any form of cancer in the past 10 years. Plus additional features, i.e. **mammogram and cervical cancer** screening benefits without diagnosis of cancer. Plans available for as **little as \$7.26** a month. See brochure for more details.

Underwritten by: Fidelity Security Life Insurance Company. Kansas City, MO 64111

Pays directly to you in addition to any other insurance.

**For Questions Call:
Pacific Educators, Inc.
(800) 722-3365**