

# San Diego Unified School District

## THE HARTFORD SUPPLEMENTAL LIFE (TENTHLY RATES - BILLED SEPT TO JUNE)

January 1, 2022 - December 31, 2022

Eligibility / Class	All Active Employees & Retirees who retired after January 1, 1995 (Class 1)	Retirees who retire on or before 1/1/95 <sup>1</sup> (Class 2-5 Retirees)		
<b>Employee Benefits</b>				
Benefit Amount	Increments of \$10,000 not to exceed 5x earnings	\$800 - \$3,200 <sup>1</sup>		
Overall Maximum Benefit	\$400,000			
Guaranteed Issue Amount	\$50,000	N/A		
<b>Spouse or Registered Domestic Partner (RDP) Benefits</b>				
Benefit Amount	Increments of \$5,000	\$125 - \$500 <sup>1</sup>		
Overall Maximum Benefit	Lesser of 50% of Employee amount or \$100,000	\$500		
Guaranteed Issue Amount	\$20,000	N/A		
<b>Child Benefits (Unmarried Dependent Children under age 26)</b>				
Benefit Amount	Increments of \$2,500	N/A		
Maximum Benefit/Child - (All Guaranteed Coverage)	\$10,000	N/A		
<b>Age Reduction Schedule - Reduce to: Based on insured's age:</b>				
Retirees & their Spouses/RDPs, ages 65-69: Spouses/RDPs, ages 70-74: Employees / Retirees & Spouses/RDPs, ages 75-79: Employees / Retirees & Spouses/RDPs, age 80+	65% of pre-age 65 amount 50% of pre-age 65 amount 25% of pre-age 65 amount Lesser of \$10,000 or amount prior to attaining age 80	N/A		
<b>Miscellaneous Life Benefits</b>				
Accelerated Benefit <sup>2</sup>	Up to 80% of the person's coverage	N/A		
Group Plan Continuation at Qualified Retirement	Yes	N/A		
Portability (Life Only)	Included - A separate Portability term policy	N/A		
Conversion (Life Only)	Included - A separate whole life policy	Included - To an individual policy		
Waiver of Premium (Totally disabled before age 60) <sup>3</sup>	To age 70	No waiver of premium for Retirees		
<b>Rates (Active Employees, Class 1 Retirees, &amp; Spouses/RDPs)</b>				
	Tenths Rates per \$10,000 to Maximum		Tenths Rates per \$5,000 to Maximum	
Age	Employee (Non-Smoker)	Employee (Smoker)	Spouse/RDP (Non-Smoker)	Spouse/RDP (Smoker)
Less than 40	\$0.56	\$1.08	\$0.28	\$0.54
40 - 49	\$1.12	\$1.85	\$0.56	\$0.93
50- 59	\$2.76	\$5.16	\$1.38	\$2.58
60 - 64	\$5.62	\$8.83	\$2.81	\$4.42
65 - 69	\$9.96	\$15.24	\$4.98	\$7.62
70 - 74	\$18.47	\$25.21	\$9.24	\$12.61
75 - 79	\$24.72	\$42.00	\$12.36	\$21.00
80+	\$24.72	\$58.30	\$12.36	\$29.15
<b>Tenths Rates (Retiree: Class 2-5)</b>				
Retirees who retired on or before 1/1/95	\$5.92			
<b>Dependent Children's Rates per Family</b>				
	Rate per Dependent Unit			
\$2,500 Benefit	\$0.53			
\$5,000 Benefit	\$1.06			
\$7,500 Benefit	\$1.59			
\$10,000 Benefit	\$2.12			
<b>Minimum Participation for Employee only</b>				
	25% of Eligible Employees			
<b>Minimum Participation for Dependents</b>				
	18% of Eligible Dependents of Participating Employees			
<b>Rate Guarantee Through</b>				
	<b>December 31, 2022</b>			

<sup>1</sup> Benefit amounts by insured's age (Retiree / Spouse or RDP)

**Class 2:** Retirees under age 65 (\$3,200 / \$500)

**Class 3:** Retirees between age 65-69 (\$2,400 / \$375)

**Class 4:** Retirees between age 70-74 (\$1,600 / \$250)

**Class 5:** Retirees age 75 and older (\$800 / \$125)

<sup>2</sup> Must be less than age 65 and insured for at least \$10,000.

<sup>3</sup> Applies only to active employees' supplemental life; dependents' premiums also would be waived.