

Accidental Death & Dismemberment (AD&D)



Who is eligible?

An employee will become insured on the date the employee becomes eligible.

All full-time employees who are employed and compensated for services by the employer in accordance with the employer's general practices and work a minimum of 17 hours per week.

Employees under the AFSCME bargaining units are not eligible to purchase this product.

Can I purchase coverage for my dependents?

If you sign up for employee coverage under the Employee-Paid FlexPlan Benefit you can also choose to select coverage for your family. The amount of insurance applies to only those dependents insured at the time the loss occurs. Benefits are as follows:

- Spouse-only coverage will provide 50 percent of the employee's coverage to a maximum of \$250,000
- Children-only coverage will provide 15 percent of the employee's coverage, with a maximum of \$25,000 per child.
- Spouse and children coverage will provide 40 percent of the employee's coverage for the spouse and 10 percent of the employee's coverage for each dependent child, with a maximum of \$25,000 per child.

How do I obtain claim forms?

To obtain claim forms, call the MetLife's onsite representative at 1.305.995.7029. **NOTE:** Dependent Eligibility will be determined at the time of claim.

Can I port my Employee-Paid insurance when I terminate employment?

MetLife will reach out to you via mail to advise you of your right to port this policy.

>> Benefit Eligibility Note:

- **All Full-Time employees are eligible to enroll in AD&D Insurance offered by the School Board.**
- **Current Retirees may only continue to enroll in the AD&D insurance if you were previously enrolled at the time of your retirement.**
- **COBRA Participants and Part-Time (AFSCME) employees are ineligible to enroll in AD&D insurance.**



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Are benefits taxable?

The IRS may require you to pay taxes on payments you receive from the AD&D Coverage plan under current law. For further information, consult your personal tax advisor.

What insurance company makes this plan available to me?

Metropolitan Life Insurance Company. A.M. Best's Reports, which compares and rates the financial strength and performance of insurance companies, rates MetLife "A+, Superior."

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of life insurance coverage are set forth in Group Policy # OK 82 11 33 on Policy form # LM-2160, issued in Florida. The group policy is subject to the laws of the jurisdiction in which it is issued. The availability of this offer may change. Please keep this material as a reference.

