



INVITATION TO NEGOTIATE
002-18
EMPLOYEE BENEFITS INSURANCE PLANS

ATTACHMENT 7
BASIC LIFE AND AD&D BENEFIT SUMMARY



**Florida
Combined Life**
An Independent Licensee of the
Blue Cross and Blue Shield Association

LifeEssentials

For Employees of: Southwest Florida Water Management District

Group Term Life and AD&D

Eligibility:	All Active Full-Time Administrative Employees
Benefit Amount GTL:	2 x Salary to a maximum \$500,000
Benefit Amount AD&D:	2 x Salary to a maximum \$500,000
Waiting Period:	You will be eligible for coverage on the first of the policy month following date of hire

Benefit Reductions Due to Age: **Employees** reduce to 65% at age 65, to 50% at age 70, and to 25% at age 75. Terminates when you are no longer eligible or your retirement whichever occurs first.

Contribution Requirement: Coverage is 100% employer paid

Group Term Life Insurance is designed to provide benefits to your designated beneficiary for loss of life.

Group Term Life coverage also includes the following benefits:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)

Accidental Death and Dismemberment (AD&D) is payable, if within 365 days of a covered accident, you suffer a covered loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

Dependent Life: Spouse Amount: \$2,500, \$5,000 or \$10,000
Child(ren) 14 days to 6 months: \$100
Child(ren) 6 months to age 30 years: \$2,500,
\$5,000 or \$10,000

Important Note:

This benefit summary provides a very brief description of Florida Combined Life's insurance products. This is not an insurance policy, only the actual provisions of an issued policy control. Florida Combined Life's policies set forth the rights and obligations of covered persons and Florida Combined Life.

Please read your insurance documents carefully. Should you have any questions, contact your group administrator.



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For Employees of: **Southwest Florida Water Management District**

Group Term Life and AD&D

Eligibility:	All Other Active Full-Time Employees
Benefit Amount GTL:	1.5 x Salary to a maximum \$500,000
Benefit Amount AD&D:	1.5 x Salary to a maximum \$500,000
Waiting Period:	You will be eligible for coverage on the first of the policy month following date of hire
Benefit Reductions Due to Age:	Employees reduce to 65% at age 65, to 50% at age 70, and to 25% at age 75. Terminates when you are no longer eligible or your retirement whichever occurs first.
Contribution Requirement:	Coverage is 100% employer paid

Group Term Life Insurance is designed to provide benefits to your designated beneficiary for loss of life.

Group Term Life coverage also includes the following benefits:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)

Accidental Death and Dismemberment (AD&D) is payable, if within 365 days of a covered accident, you suffer a covered loss of life or dismemberment. AD&D provides protection for losses occurring on or off the job.

Dependent Life:	Spouse Amount: \$2,500, \$5,000 or \$10,000
	Child(ren) 14 days to 6 months: \$100
	Child(ren) 6 months to age 30 years: \$2,500, \$5,000 or \$10,000

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For Employees of: Southwest Florida water Management District

Group Term Life

Eligibility:	Retirees
Benefit Amount GTL:	Elected in \$1,000 increments up to a maximum of \$10,000
Benefit Reductions Due to Age:	Employee reduces to 25% at age 75, 65 % at age 65, and to 50% at age 70.
Contribution Requirement:	Coverage is 100% employer paid

Group Term Life Insurance is designed to provide benefits to your designated beneficiary for loss of life.

Group Term Life coverage also includes the following benefits:

- Accelerated Benefit
- Extended Life Insurance Benefit (Waiver of Premium)
- Convertible to individual whole life upon termination of employment or other qualifying events

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