

MEMO

To: All District Employees
From: Fran DeCinto, HR Director
Date: 11/3/08
Re: Supplemental Life Insurance

The district is offering employees that are scheduled to work **30 hours** or more per week the ability to purchase additional life insurance through Principal Life Insurance Company from **November 4 thru November 26, 2008**. The additional life insurance will be effective 1/1/09 and will be paid via a payroll deduction.

Employees can purchase up to \$140,000 of additional life insurance for themselves without completing a health questionnaire or underwriting approval; the maximum an employee can purchase is \$500,000 which will be subject to underwriting approval.

Employees can purchase up to \$30,000 of additional life insurance for their spouse without underwriting approval and up to 100% of the employee coverage not to exceed \$100,000 and \$10,000 for each child. **You can not purchase additional life insurance for your dependents unless you have purchased it for your self.**

To enroll in this benefit program, you can visit your district's website at www.pelhamsd.org, www.windhamsd.org or www.sau28.org and click on www.eelect.com. Instructions on how to complete the on-line application for supplemental life insurance are attached to this memo and will include your employee ID and password. You will receive written confirmation, including the cost of the insurance that you can print out and retain for your records. The Business Office will also receive a copy to establish the payroll deduction starting after 1/1/09.

If you do not wish to purchase the additional supplemental life insurance, please log on to the website, and indicate that you are waiving the additional life insurance for our records.

If you do not purchase the supplemental life insurance during open enrollment, any future supplemental life insurance amounts that you purchase **will be** subject to underwriting approval and will include completing a medical questionnaire and possibly a medical exam as well.

Please do not hesitate to contact me with any questions or concerns.