

# Life insurance plan

A dark blue, solid-colored shape that starts from the bottom left corner and extends diagonally upwards to the right, covering the bottom half of the slide.

**This life insurance plan provides financial protection for your beneficiary(ies) by paying a benefit in the event of your death.**

**The amount your beneficiary(ies) receive(s) is based on the amount of coverage in effect just prior to the date of your death according to the terms and provisions of the plan.**

**ELIGIBLE**  
**GROUP(S):**

All Certified Staff Members of the Participating Group in active employment in the United States with the Southern Westchester BOCES Teachers Association Benefit Trust

**MINIMUM**  
**HOURS**  
**REQUIREMENT:**

Members must be working at least 17.5 hours per week.

**WAITING**  
**PERIOD:**

For Members in an eligible group on or before January 1, 2006:

**None**

For Members entering an eligible group after January 1, 2006:

**None**

## REHIRE:

If your employment ends and you are rehired within 1 year, your previous work while in an eligible group will apply toward the waiting period.

All other Summary of Benefits' provisions apply.

**WHO PAYS FOR  
THE COVERAGE:**

The Participating Group pays the cost of your coverage.

**ELIMINATION**  
**PERIOD:**

Premium Waiver: 9 months

Disability-based benefits begin the day after Unum approves your claim and the elimination period is completed.

**LIFE INSURANCE**  
**BENEFIT:**

AMOUNT OF LIFE  
INSURANCE FOR YOU  
\$25,000