

Katy Independent School District

Basic Life Benefit Summary

Class 1 - All Full-Time and Part-Time United States Employees in Pay Grades: AS01, AS02, AS03, AS04, AS05, AS06, AS07, IS02, IS03, IS04, IS05, IS06, IS07 I00, A01, A02, A03, A04, A05, A06, A07 working in the United States who are eligible to participate in the Teacher Retirement System of Texas scheduled to work at least 15 hours per week.

Full-time Employee Requirement

An eligible employee is a full-time and/or part-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time and/or part-time active work.

Life Amount

\$20,000

Accidental Death & Dismemberment (AD&D) Principal Sum Amount

\$20,000

Guaranteed Issue Amount

\$20,000

Reduction Schedule

The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.

Accelerated Life Benefit

The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.

Waiver of Premium

AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Katy Independent School District
Basic Life Benefit Summary
Class 2 - All Full-Time and Part-Time Substitute
Employees in Pay Grade: SUBP working in the
United States who are eligible to participate in the
Teacher Retirement System of Texas

Full-time Employee Requirement	All full-time and/or part-time substitute employees authorized to work and reside in the United States in pay grade: SUBP working 0 or more hours per week and cannot be considered a temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time and/or part-time active work.
Life Amount	\$20,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$20,000
Guaranteed Issue Amount	\$20,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Katy Independent School District
Basic Life Benefit Summary
Class 3 - All Full-Time and Part-Time United States
Employees in Pay Grades: A08, A09, A10, B01, B02,
B03, B04, I01, I02, I03, I04, I05 and AS08 working
in the United States who are eligible to participate in
the Teacher Retirement System of Texas scheduled
to work at least 15 hours per week.

Full-time Employee Requirement	An eligible employee is a full-time and/or part-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time and/or part-time active work.
Life Amount	\$30,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$30,000
Guaranteed Issue Amount	\$30,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Katy Independent School District
Basic Life Benefit Summary
Class 4 - All Full-Time and Part-Time United States in
Pay Grades: I06, I07, I08, I09, B06, B08, B09, and B10
working in the United States who are eligible to
participate in the Teacher Retirement System of Texas
scheduled to work at least 15 hours per month.

Full-time Employee Requirement	An eligible employee is a full-time and/or part-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time and/or part-time active work.
Life Amount	\$50,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$50,000
Guaranteed Issue Amount	\$50,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Katy Independent School District
Basic Life Benefit Summary
Class 5 - All Full-Time and Part-Time United States
Employees in Pay Grades: I10 working in the United States
who are eligible to participate in the Teacher Retirement System
of Texas Scheduled to work at least 15 hours per week.

Full-time Employee Requirement	An eligible employee is a full-time and/or part-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time and/or part-time active work.
Life Amount	\$135,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$135,000
Guaranteed Issue Amount	\$135,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age . See Certificate for further benefit reductions due to age 70.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Katy Independent School District
Basic Life Benefit Summary
Class 6 - All Full-Time and Part-Time United States
Employees in Pay Grades: SUPT working in the United
States who are eligible to participate in the Teacher
Retirement System of Texas scheduled to work at least 15
hours per month.

Full-time Employee Requirement	An eligible employee is a full-time and/or part-time permanent employee authorized to work and reside in the United States. Eligible employees must work 15 or more hours per week and cannot be considered a part-time, temporary or seasonal employee. If any eligible employee is not actively at work on the individual effective date, group insurance coverage for that employee will not exist until he/she returns to full-time and/or part-time active work.
Life Amount	\$200,000
Accidental Death & Dismemberment (AD&D) Principal Sum Amount	\$200,000
Guaranteed Issue Amount	\$200,000
Reduction Schedule	The Life Amount and AD&D Principal Sum will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.
Accelerated Life Benefit	The Employee may request payment of 25%, 50%, or 75% of the Life Amount if the Employee is diagnosed with a terminal condition, as defined in the Certificate.
Waiver of Premium	AUL may waive further premium payments for the Employee's Life Amount if the Employee becomes Totally Disabled before age 60 while insured under the Policy, and remains continuously Totally Disabled for 9 months, and submits proof of Total Disability.

Conversion

If the Employee's Life Insurance or a portion of it ceases, the Employee may be entitled to convert his / her life amount. The Employee can refer to his or her Certificate for specific details of this provision.

Accidental Death & Dismemberment

While insured under the Policy, if the Employee has an accident which results in a loss or condition specified in the chart below, AUL will pay the amount shown. The loss or condition must occur within 365 days from the date of the accident and AUL must receive acceptable proof of loss or condition.

Loss Schedule

Loss

Life [AD&D Principal Sum]

Both hands or both feet or sight of both eyes [AD&D Principal Sum]

Speech and hearing [AD&D Principal Sum]

One hand and one foot [AD&D Principal Sum]

One hand and sight of one eye [AD&D Principal Sum]

One foot and sight of one eye [AD&D Principal Sum]

Sight of one eye [Half of AD&D Principal Sum]

One hand or one foot [Half of AD&D Principal Sum]

Speech or hearing [Half of AD&D Principal Sum]

Thumb and index finger [Quarter of AD&D Principal Sum]

Conditions

Quadriplegia or Loss of Use of Upper and Lower Limbs of the Body [AD&D Principal Sum]

Paraplegia or Loss of Use of Both Lower Limbs of the Body [Half of AD&D Principal Sum]

Hemiplegia or Loss of Use of Upper and Lower Limbs on the Same Side of the Body [Half of AD&D Principal]

Monoplegia or Loss of Use of One Limb of the Body [Quarter of AD&D Principal]

Severe Burns [AD&D Principal Sum]

The total amount payable will never exceed the AD&D Principal Sum for all losses or conditions sustained by the Employee.

Benefit Features Offered for Basic Term Life and AD&D

Seat Belt

Air Bag

Exposure

Disappearance

Repatriation

Child Higher Education

Child Care

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Katy Independent School District
Basic Life Benefit Summary
Class 7 - All Eligible Full-Time Retirees

Full-time Employee Requirement	An eligible employee is a full-time retirees.
Life Amount	Your amount of Basic Life Insurance inforce on the day prior to your retirement with \$5,000 minimum and \$200,000.00 maximum.
Guaranteed Issue Amount	Your amount of Basic Life Insurance inforce on the day prior to your retirement with \$5,000 minimum and \$200,000.00 maximum.
Reduction Schedule	The Life Amount will reduce to 65% of the amount shown above when the Employee reaches age 70. See Certificate for further benefit reductions due to age.

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