

Employee Benefits

JEA®



January 2020



Life and Disability



Life Insurance

▶ Basic Life

- JEA pays for your coverage
- Amount of coverage based on your class of employment

▶ Voluntary Life

- Purchase additional coverage for yourself and your dependents
- Amount of coverage based on your class of employment



Evidence of Insurability Required if electing after initial offering or for increasing coverage



Disability Coverage

▶ Short Term Disability

- 2 Plan Options
- Pays if you are sick or hurt and cannot work

▶ Long Term Disability

- Begins after 180 days and pays up to a \$5,000 monthly max
- Rates are age banded

Think of disability insurance as insurance for your paycheck. What happens if you have an accident and can't work for a few months while you heal? The bills don't stop just because your paycheck does.

Accidental Death and Dismemberment (AD&D)



Voluntary Supplemental AD&D coverage:

Plan Structure:

Feature	Item	Coverage
Benefit Schedule	Multiple of salary – up to five (5) times annual salary	Employee: 100% of elected amount Employee & Family Options: <ul style="list-style-type: none"> • Spouse only: 50% of employee’s selected amount • Child Only: 10% of employee’s selected amount • Spouse with dependent children: 40% of employees amount for spouse and 5% employee’s amount for each child
Maximum Benefit		Employee: \$500,000 Spouse: \$250,000 Child: \$50,000
Monthly Cost	Rate per \$1,000 of AD&D coverage	Employee only: \$.032/\$1,000 Employee & Family: \$.048/\$1,000