

## Open Enrollment - Term Life Insurance

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**Subject :** Open Enrollment - Term Life Insurance

Dear Colleagues,

We wanted to reach out to you about life insurance options. As of May 29, you are not enrolled in the term life insurance policy offered to employees in your position. Employees who did not enroll in life insurance when hired, now have the option to elect coverage during the Open Enrollment period without being required to undergo a medical exam.

### Term Life Insurance

Term life insurance provides a guaranteed payment to a beneficiary of your choosing in the event of your death while employed by the District. You can select or change your beneficiary at any time by completing the Designation of Beneficiary form available on the [Life Insurance website](#). There is no cash value to these policies and you can cancel during the annual Open Enrollment period.

### Plan Options and Costs

If you wish to elect coverage, please contact [lifeinsurance@philasd.org](mailto:lifeinsurance@philasd.org) to select one of the below policy options:

- \$ 0.16 a month for a \$2,000 policy.
- \$ 2.00 a month for a \$25,000 policy.

Your election must be received by June 30 in order for it to become effective on August 1. Upon election, there will be a payroll contribution labeled "Life Ins" in the second paycheck of each month.

Additional Voluntary Term Life Insurance through The Hartford is available to you, your spouse and children in policies of their own if you participate in the plan. Contact Benefit Harbor at (888) 391-3841 for information. Policies are subject to underwriting and may require a medical exam (evidence of insurability).

We hope this email supports you in some small way during this unprecedented time. Our office is closed to walk in customer service to ensure everyone's safety, but we are available by email at [openrollment@philasd.org](mailto:openrollment@philasd.org) or by voicemail message at (215) 400-4630.

Sincerely,

The School District of Philadelphia  
Office of Benefits and Retirement