

# How to file a claim

If a claim needs to be initiated for your life insurance, please contact the school district to initiate the process.

## Did you know you have additional benefits with your group term life insurance plan?

Your group term life insurance includes an accelerated death benefit and waiver of premium benefit.

### What is accelerated death benefit?

The accelerated death benefit feature provides advance payment of the death benefit if you've been diagnosed with a terminal condition and your life expectancy is 24 months or less.

### What is waiver of premium?

If an insured person becomes totally disabled before age 60, and remains disabled for six consecutive months, the life insurance premiums may be waived.

## Ready to file a claim?

Contact Aya Fuentes at **713-251-2457**

Prepared for:



This is a summary of plan provisions related to the insurance policy issued by Minnesota Life Insurance Company to the Spring Branch Independent School District. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

The Accelerated Death Benefit is a life insurance policy agreement that provides an option to accelerate the death benefit in the event that the insured becomes chronically ill.

The death benefit will be reduced by a benefit payment under this agreement.

Products are offered under policy form series MHC-96-13180.42.

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