

Take a look at what your employer is offering



Grand Forks Public Schools provides you with benefits that are important to you and your family. You work hard for your paycheck but it can be hard to budget for life's unexpected emergencies. That's why GFPS provides coverage for you and is giving you the option to purchase the Supplemental Unum coverage shown below. It can help protect your finances from the uncertainty of the future and give you a little peace of mind.



Long-Term Disability Insurance: Employer Paid

Long term disability insurance protects a portion of your income. It can pay you a monthly benefit of 66.67% of your covered monthly earnings if you can't work for more than 90 days due to a covered injury or illness. This insurance can pay a benefit as long as you are considered disabled according to your policy. The amount of benefit you receive from the plan may be reduced or offset by income from other sources — such as Social Security Disability Insurance.

Please note!

Long term disability will not cover disabilities beginning in the first 12 months after the effective date of coverage if it is caused by, contributed to by, or resulting from a pre-existing condition. A "Pre-Existing Condition" means the insured employee received medical treatment, consultation, care or services including diagnostic measures or took prescribed drugs or medicines in the 3 months just prior to his/her effective date of coverage.

Please see your Human Resources contact for your maximum monthly benefit amount and more details based on your eligibility.



Term Life Insurance: Employer Paid and Voluntary

What would your loved ones do without you? Term life insurance is an affordable way to leave them money when you die. They can use it to help pay for housing and other expenses, including your final arrangements. The plan includes an Accidental Death and Dismemberment (AD&D) benefit on the employer paid policy, so the policy pays more money if you die in a covered accident. If you survive a serious accident, it can pay you money for certain severe injuries, such as loss of vision, hearing and limbs.

Employer Paid:

Grand Forks Public Schools currently offers Life and Accidental Death & Dismemberment Insurance to all eligible employees working 15 hours or more per week.

Please see your Human Resources contact for your Life/AD&D benefit amount and more details based on your eligibility.

Voluntary:

You have the option to purchase additional Life insurance for yourself and family.

Guarantee Issue only applies to new hires in their initial eligibility window. Current employees increasing their coverage or previously eligible employees will need to complete evidence of insurability on any benefit amount.

Please see your Human Resources contact for plan details, costs, and how to enroll.

Please note!

Delayed Effective Date:

Employee: Insurance coverage will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. Regularly scheduled vacation time is considered active employment.

Dependent: Insurance coverage will be delayed if the dependent is totally disabled on the date that insurance would otherwise be effective. Exception: infants are insured from live birth. "Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; confined at home under the care of a physician for a sickness or injury; or has a life threatening condition.