Q&A ABOUT LIFE INSURANCE AND VOLUNTARY INSURANCES
FOR WHICH YOU’RE PAYCHECK GETS DEDUCTED

Q: What happens to the life insurance I had while actively working or reduced below 50% for the District?
A: The District had been paying for your life insurance. Upon separation, you have the option to convert to an individual policy. A “Request For Group Life Insurance Conversion” form will be provided for you to complete and submit directly to Anthem Blue Cross (within 31 days from employment termination date) to request conversion information.

Q: I have a voluntary life insurance policy with Lincoln Life. What happens to this policy?
A: Upon separation or reduction below 50%, you have the option to port this benefit out. A “Portability Form for Voluntary Life and Voluntary LTD Group Insurance” form will be provided for you to complete and submit directly to Lincoln National Life Insurance Company directly within 31 days from employment termination date.

Q: What option do I have with the Voluntary AD&D Insurance I have through Prudential?
A: Prudential allows you to port your insurance. A “Group Accidental Death & Dismemberment (AD&D) Insurance Portability Election Form will be provided for you to complete and submit directly to Prudential within 31 days from coverage termination date. However, if you have a reduction in hours below 50% you can maintain this insurance through payroll deduction.

Q: What does it mean to port a life insurance policy?
A: This means you can take it with you when your employment ends, in effect remaining a member of the group for insurance purposes without any lapse in coverage. Because your coverage is uninterrupted, you typically won’t be required to provide evidence of insurability to the insurance provider to maintain coverage. Usually, you can continue to pay your premium at the group level, which may mean a significant savings over purchasing an individual policy.

Q: I am participating in the Flexible Spending Account for Unreimbursed Medical Expenses. What happens to the money I put in this account? See detailed answer below.
1. An employee must submit all claims before the termination date in order to be reimbursed. Claims can be for the total amount of the annual election, even though that total has not been deducted as of the termination date as long as the expenses are incurred and the claims are made before the termination date.
2. Claims made after the termination date will not be honored (use it or lose it).
3. An employee may continue making claims through the end of the year by electing COBRA and paying 102% of the remaining election deductions or by having the total remaining amount of the annual election withheld from the final regular monthly check where deductions are taken (cannot be June or July) on a pre-tax basis. If you wish to have the remaining amount withheld on your paycheck, you must make arrangements with the Benefits Office.
4. If an Employee terminates and is rehired within 30 days, the Employee is required to step back into his previous election. If the Employee terminates and is rehired after 30 days, the Employee may either step back into the previous election or make a new election.

Q: I currently have a TSA or Deferred Compensation Plan that I contribute to. What can I do with these accounts?
A: You will need to contact Schools First Federal Credit Union directly for options. See contact information below.

Q: I have life, disability, and/or other insurances I purchased with American Fidelity. Do I have the option to continue any of them?
A: You will need to contact American Fidelity directly if you want information regarding continuation options.

<table>
<thead>
<tr>
<th>COMPANY NAME</th>
<th>PRODUCT TYPE</th>
<th>POLICY #</th>
<th>PHONE #</th>
<th>WEBSITE</th>
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</thead>
<tbody>
<tr>
<td>Anthem Blue Cross</td>
<td>Group Term Life Insurance (Conversions)</td>
<td>1708NN/NP</td>
<td>(800) 801-6142</td>
<td><a href="http://www.athem.com/ca">www.athem.com/ca</a></td>
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<tr>
<td>Lincoln National Life</td>
<td>Voluntary Life and AD&amp;D</td>
<td>Account# 749520</td>
<td>(800) 423-2765</td>
<td><a href="http://www.lincolnfinancial.com">www.lincolnfinancial.com</a></td>
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<tr>
<td>Prudential Life</td>
<td>Voluntary AD&amp;D (Portability of insurance)</td>
<td>42470</td>
<td>Kathey Scott (310) 212-0363 x2706</td>
<td>Contact Kathey directly with any questions.</td>
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<tr>
<td>Schools First Federal Credit Union</td>
<td>TSA -403B and Deferred Compensation - 457B</td>
<td>N/A</td>
<td>Retirement Services Team (800) 462-8328 x4727</td>
<td><a href="http://www.schoolsfirstfcu.org">www.schoolsfirstfcu.org</a></td>
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<tr>
<td>American Fidelity Assurance Company</td>
<td>Insurance policies for Cancer, Disability, Life, Accident only, etc.</td>
<td>N/A</td>
<td>Staci Austin (800) 365-9180</td>
<td><a href="http://www.afadvantage.com">www.afadvantage.com</a></td>
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<tr>
<td>American Fidelity</td>
<td>HealthCare and Dependent Care Reimbursement Accounts</td>
<td>N/A</td>
<td>Flex Account Administration (800) 325-0654</td>
<td><a href="http://www.afadvantage.com">www.afadvantage.com</a></td>
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