Be there to help no matter what.

Life & Accidental Death & Dismemberment Insurance

Los Rios Community College District

Group Life insurance provides a cash benefit to help with final planning and loss of future income at a lower cost, using a more simplified enrollment process than individual policies.

At The Hartford, our focus on empathy and compassion sets our claims process apart as a carrier that truly cares about its customers and their well-being.

If you have any questions about your benefit options, visit https://losrios.pasito.ai/r/benefits_package_page

Basic Life insurance coverage.

Los Rios Community College District cares about your financial well-being and is offering all eligible employees with a Basic Life insurance benefit of $50,000 at no cost to you. Coverage amounts that exceed the Guaranteed Issue amount of $50,000 will require Evidence of Insurability (EOI). You can choose to enhance your protection with a Supplemental Life insurance plan at an affordable group rate. You must be actively at work with your employer on the day your coverage takes effect.

Supplemental Life insurance coverage options.

For Yourself: Increments of $10,000 up to a maximum of 5x annual earnings or $750,000 (whichever is less)

For Your Spouse/Partner: Increments of $5,000 up to a maximum of $150,000

For Your Child(ren): $1,000 $10,000

If you were previously eligible and elect, or increase coverage, you and your spouse will need to provide Evidence of Insurability (EOI). If you are newly eligible and elect an amount over the Guaranteed Issue amount, you and your Spouse/Partner will need to provide EOI.

For Yourself: Up to 2x annual earnings, to a maximum of $350,000.

For Your Spouse/Partner: Up to $50,000

Basic Accidental Death & Dismemberment (AD&D) Insurance.

Your Company also offers a Basic AD&D benefit of $50,000 at no cost to you. Your Company also offers the option to purchase AD&D benefits for your dependent(s).

The Hartford

Supplemental Accidental Death & Dismemberment (AD&D)[1] insurance plan options.

For Yourself: Increments of $10,000 up to a maximum of 5x annual earnings or $750,000 (whichever is less)
For Your Spouse/Partner: Increments of $5,000 up to a maximum of $150,000
For Your Child(ren): $1,000 $10,000

Supplemental AD&D will automatically equal Supplemental Life insurance.

Help ease your loved ones financial burden.

By providing your beneficiaries a lump sum in the event of your death, Life and AD&D benefits can help replace lost income and ensure mortgage or college loans are paid, while covering funeral costs and other final expenses. By planning now, you can help ensure that, whatever the future holds, your loved ones will have a comforting source of income and support.

Here's how you and your family can benefit from coverage if something happens to you:

Married with kids, lots of expenses

Help your family afford the same lifestyle they have today.

Single parent, multiple responsibilities

Help take care of your children financially.

Dual income, no kids

Help your spouse maintain the same standard of living as you have today.

Growing children, aging parents

Help protect your kids' financial futures and take care of elderly parents.

Single and carefree

Help make sure those student loans and car payment aren't a burden to anyone.

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Life Form Series includes GBD-1000 A (10/08), GBD-1100 (10/08), or state equivalent. Life Form Series includes GBD-1000, GBD-1100, or state equivalent. Accident Form Series includes GBD-1000, GBD-1300, GBD-3300, GBD-3500, or state equivalent.

[1]Not available in all states.

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