

# Optional Life Insurance Benefits

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Employee

- Elect coverage in \$10,000 increments
- Maximum coverage amount is \$750,000 not to exceed 5x annual salary
- Guaranteed issue amount is \$300,000 not to exceed 5x annual salary
- Increase coverage by \$10,000 or \$20,000 without Evidence of Insurability during Annual Enrollment if under GI amount.

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Spouse

- Elect coverage in \$10,000 increments
- Maximum coverage amount is \$100,000
- Guaranteed issue amount is \$50,000
- Increase coverage by \$10,000 or \$20,000 without Evidence of Insurability during Annual Enrollment if under GI amount.
- Spouse coverage may not exceed 50% of the employee's coverage.

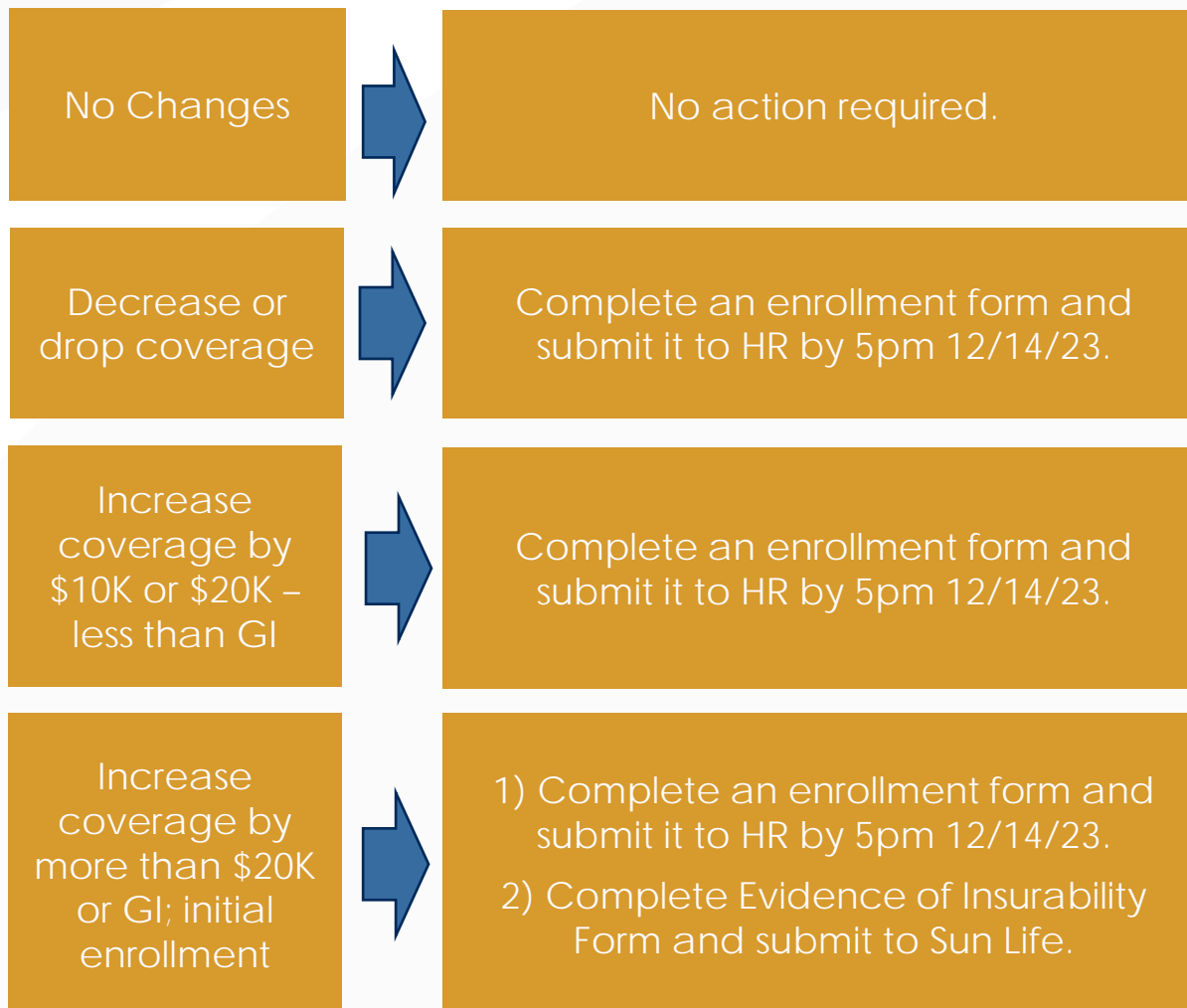
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Dependent Children

- Three coverage tiers:
  - \$5,000
  - \$10,000
  - \$15,000
- Cover children up to age 26
- Child coverage cannot exceed 50% of the employee's coverage.

# Life Insurance Annual Enrollment

## Optional Life Insurance



# Accidental Death & Dismemberment



Employee

- Elect coverage in \$10,000 increments
- Maximum coverage amount is \$500,000 not to exceed 10x annual salary



Family

- Elect coverage in \$10,000 increments
- Maximum coverage amount is \$500,000 not to exceed 10x annual salary
- Spouse coverage equals 40% of employee amount
  - 50% if no coverage children at time of death
- Child coverage equals 10% of employee amount up to \$15,000
  - 15% if no covered spouse at time of death

# Life Insurance Annual Enrollment

## Accidental Death & Dismemberment

