

**Snapshot** 

Basic term

life and

optional

supplemental

term life insurance

## **Life Insurance**

### Basic Life and Accidental Death and Dismemberment Insurance (AD&D)

Life and AD&D insurance is available to all benefit eligible employees. You are automatically covered at two times your annual salary at no cost to you. The maximum Basic Life Insurance is \$1,200,000.

## **Supplemental Life Insurance Coverage Options**

During your initial enrollment (new hire or status change) you may elect additional life insurance, on yourself, Spouse and/or Child(ren) without providing a Statement of Health form. For Spouse coverage above the guaranteed issued amount of \$30,000, a Statement of Health form will be required during your initial enrollment.

For enrollments/changes made during Open Enrollment, a Statement of Health form will be required. The Statement of Health must be submitted to Human Resources prior to the Open Enrollment deadline.

For You	In \$10,000 increments, up to a maximum of 5 times your basic annual salary or \$200,000, whichever is less  In \$10,000 increments, up to 100% of Employee Life coverage (Basic PLUS Supplemental) or \$200,000 whichever is less		
For Your Dependent Child(ren)	Option 1 \$2,500 <b>or</b> Option 2 \$5,000		

**Provider**MetLife

\$10,000 Minimum Supplemental Employee Life is required to apply for Spouse/Child coverage.

# Plan number: 121862

#### Supplemental Life Premium

You may calculate your cost by finding your age in the chart below.

Age	Supplemental Life	Age	Supplemental Life Monthly	
	Monthly		Contribution	
<29	\$ .06	50 - 54	\$ .29	
30 - 34	\$ .08	55 – 59	\$ .43	
35 - 39	\$ .09	60 – 64	\$ .66	
40 - 44	\$.11	65 – 69	\$ 1.27	
45 - 49	\$ .19	70+	\$ 2.06	

### **Supplemental Child Life**

Option 1	-	\$2,500 = \$0.11 per pay period
Option 2	-	\$5,000 = \$0.22  per pay period

Child(ren) Eligibility: Dependent children ages from 15 days to 19 years old, or 24 years old if a child is a full-time student, are eligible for coverage.