



# BASIC LIFE AND AD&D



To help provide financial security for your family, we offer basic term life and accidental death & dismemberment (AD&D) coverage at no cost to you.

## COVERAGE DETAILS

<b>Life Coverage Amount</b>	1x your annual earnings up to \$300,000
<b>AD&amp;D Coverage Amount*</b>	1x your annual earnings up to \$300,000
<b>Benefit Reduction Schedule</b>	<b>Benefits reduce by:</b> 35% at age 65 50% at age 70

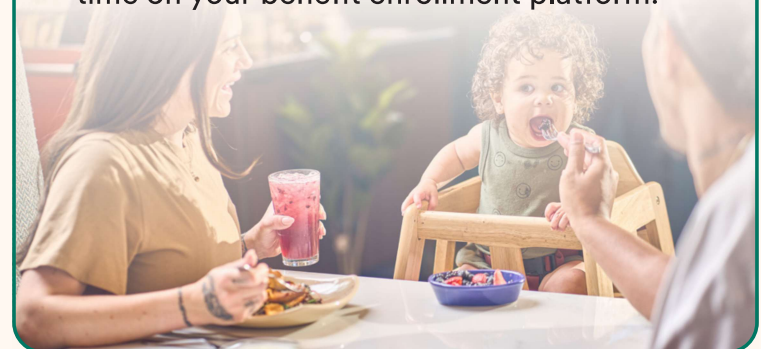
\*The AD&D benefit is paid in addition to the life benefit if your death is due to an accident. A partial AD&D benefit may be paid in some instances such as loss of sight or paralysis. See plan summary for details.



### KEEP YOUR BENEFICIARY INFO UP TO DATE!

These benefits are paid to the beneficiary on file, so make sure you keep your beneficiary information up to date!

Change your beneficiary information any time on your benefit enrollment platform.





# SUPPLEMENTAL LIFE AND AD&D



Supplemental life and AD&D insurance provides an extra layer of financial security for your family.

You can give your loved ones greater peace of mind by purchasing this coverage at competitive group rates.

## COVERAGE OPTIONS

<b>Employee Benefit</b>	\$10,000 increments up to \$500,000 (not to exceed 5x annual earnings) <b>Guaranteed Issue:</b> 5x annual earnings, up to \$200,000
<b>Spouse Benefit</b>	\$5,000 increments up to \$250,000 (not to exceed 50% of employee's election) <b>Guaranteed Issue:</b> \$50,000
<b>Child Benefit</b>	Birth to 6 months: \$500 6 months to 26 years: Flat \$10,000 <b>Guaranteed Issue:</b> All guaranteed issue
<b>Benefit Reduction Schedule</b>	<b>Benefits reduce by:</b> 35% at age 65 50% at age 70

Rates vary by age and coverage amount. Spousal rates are based on employee's age.

## GUARANTEED ISSUE

A guaranteed issue is the amount of coverage you can be approved for without completing a health questionnaire—often referred to as evidence of insurability.

Guaranteed issue amounts typically only apply during your initial enrollment period when hired.



### NEW EMPLOYEES:

**Don't miss out on your guaranteed issue opportunity!**

To enroll or increase your coverage after your initial eligibility period, you will have to complete the evidence of insurability.