

Plan Highlights

Basic and Supplemental Life Insurance



Attain ABA

ELIGIBILITY

All Active Full-Time Employees working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children

BENEFIT AMOUNT

Basic Life: \$50,000

Supplemental Life: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Amounts of voluntary life insurance subject to a 5x earnings cap

Spouse: Choose from a minimum of \$5,000, a maximum of \$250,000 in \$5,000 increments, not to exceed 100% of employee amount.

Child(ren): \$10,000

GUARANTEED ISSUE

Initial eligibility period only

Employee: \$200,000

Spouse: \$50,000

Child(ren): \$10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
70	50%

RATES

See attached Rate Sheet

FEATURES

- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Waiver of Premium