



**BASIC LIFE INSURANCE**

The employer provides eligible employees with basic life insurance coverage in the amount of \$50,000.

After you reach age 65, the policy amount is reduced, and then reduced again at age 70. An accelerated death benefit is also available in the event of your terminal illness.

You must designate a beneficiary at least 18 years of age for the basic life insurance benefit. To update your beneficiary information, please contact your human resources or benefits department.

**SUPPLEMENTAL LIFE INSURANCE**

If eligible, you have the opportunity to purchase supplemental life insurance coverage for yourself and your eligible spouse and dependent children. The employee must elect supplemental life for a spouse to elect this coverage as well.

EXTENDED SUPPORT SERVICES ARE AVAILABLE, INCLUDING TRAVEL ASSISTANCE, ESTATE RESOLUTION SERVICES, GRIEF COUNSELING, WILL PREPARATION, AND MORE!



THE POOL OFFERS THE FOLLOWING COVERAGE AMOUNTS:	
Employee	\$10,000–\$500,000, not to exceed 5 times annual earnings (NOTE: Initial member enrollment provides up to \$150,000, and is guaranteed issue.)
Spouse	\$10,000–\$250,000, not to exceed 100% of employee voluntary and basic & life combined (NOTE: Initial member enrollment provides up to \$30,000, and is guaranteed issue.)
Child	\$1,000 (0–14 days)
Child	\$2,000–\$10,000 (15 days up to age 26) in \$2,000 increments

CHILD RATE PER \$1,000	\$0.162	
AGE BANDS AND RATES PER \$1,000	< age 30	\$0.071
	30–34	\$0.091
	35–39	\$0.101
	40–44	\$0.111
	45–49	\$0.161
	50–54	\$0.241
	55–59	\$0.441
	60–64	\$0.671
	65–69	\$1.281
70 +	\$2.655	



Voluntary short-term disability coverage helps provide income protection for employees with unexpected health events, associated expenses, and possible time away from work due to a non-occupational injury or sickness.

Eligible employees can elect to purchase voluntary short-term disability coverage. The plan provides monthly benefits not to exceed 60% of your salary, up to a \$1,000 weekly maximum benefit. Benefits are paid in the event you cannot work due to a covered non-occupational sickness or injury, for up to 11 weeks of continuous disability. This plan covers maternity the same as a sickness.

Benefits begin following the plan's 14-day elimination period. The short-term disability benefit replaces a portion of your pre-disability earnings, less the income that was actually paid to you during the same disability from other sources.

### IMPORTANT: PRE-EXISTING CONDITION LIMITATIONS

The policy does not cover a sickness or accidental injury that arose in the 3 months prior to your plan effective date. To be eligible for coverage during pregnancy, you cannot be pregnant before the benefit effective date (e.g., July 1, 2018 if you are enrolling during open enrollment).

The voluntary short-term disability insurance plan is underwritten by MetLife. If you receive a salary increase, your short-term disability does not increase automatically.

**YOU MAY SIGN UP FOR THIS COVERAGE ONLY DURING OPEN ENROLLMENT, OR AS A NEW HIRE.**

To enroll, or for more information, please contact your human resources or benefits department.