

Income Protection Life Plans



Benefit	Details
Basic Life Insurance and AD&D	Employees working at least 30 hours or more are eligible for a \$50,000 life insurance benefit 1 st of the month after 30 days of employment. Benefits reduce 65% at age 65 and 50% (of original amount) at the age 70. Benefits are fully portable and include our travel assistance and EAP program. This benefit is employer paid.
Supplemental Life Insurance and AD&D	Employees can purchase additional life insurance up to 5X their annual salary up to a maximum of \$500,000. Benefits are subject to underwriting and evidence of insurability unless they are electing up to the Guaranteed Issue amount of \$200k when first eligible. This benefit is employee paid and fully portable. See chart below.
Spouse Supplemental Life Insurance	Life insurance for spouses can be purchased by eligible employees in increments of \$5,000 up to a maximum of \$250k. Benefits are subject to underwriting and evidence of insurability unless electing up to the guaranteed issue amount of \$40k when first eligible. This benefit is employee paid and fully portable. See chart below.
Dependent Supplemental Life Insurance	Dependent life insurance allows eligible employees to purchase life insurance for children up to \$10,000 in \$2,000 increments. This benefit is employee paid. See chart below.



Age Banded	Employee Rates per \$1,000	Age Banded	Spousal Rates per \$1,000
<30	\$0.06	25-29	\$0.06
30-34	\$0.08	30-34	\$0.08
35-39	\$0.11	35-39	\$0.110
40-44	\$0.17	40-44	\$0.17
45-49	\$0.27	45-49	\$0.27
50-54	\$0.40	50-54	\$0.40
55-59	\$0.58	55-59	\$0.58
60-64	\$0.76	60-64	\$0.76
65-69	\$1.27	65-69	\$1.27
70-74	\$2.06	70-74	\$2.06
75+	\$6.30	75+	\$6.30

This booklet is intended to provide an overview of the benefits plans offered.. All specific plan provisions are described in the legal documents governing the plans. If there are any discrepancies between this booklet and the plan's legal documents, the legal documents will govern.