

# PLANNING FOR THE UNEXPECTED

## Basic Life and AD&D

Life insurance can be used to help replace the lost income so the survivor can maintain the same standard of living. Basic Life insurance and Accidental Death and Dismemberment (AD&D) coverage is provided at no cost to you. Please see Human Resources for plan summaries detailing coverage information, limitations, and exclusions.

<b>Carrier</b>	<b>Lincoln Financial</b>
Life and AD&D	\$50,000
Benefit Reductions	35% at age 65, 50% at age 70

## Supplemental Life and AD&D

You can purchase Supplemental Life and AD&D coverage to provide you and your family additional financial security. Please see Human Resources for plan summaries detailing coverage information, limitations, and exclusions. You can elect additional life insurance for:

<b>Carrier</b>	<b>Lincoln Financial</b>	
	<b>Maximum Amount</b>	<b>Guarantee Issue</b>
Employee	5x annual salary up to \$500,000	\$80,00
Spouse	Up to 50% of the employee amount	\$25,000
Child	up to \$10,000	\$10,000

**Guarantee Issue (The maximum you can receive without completing an Evidence of Insurability form.)**

## Evidence of Insurability

When applying for supplemental life insurance coverage, you may be asked to provide information about your general health to the insurance company. In some cases you will be required to submit to a basic physical exam. This is called evidence of insurability. If it is needed, you will receive the appropriate form after making your election. This form must be returned and approved by before your new election becomes effective. Instructions and rates are outlined in materials provided during orientation or Open Enrollment when you are able to enroll.

<b>Age Band</b>	<b>Employee Rate</b> per \$1,000	<b>Spouse Rate</b> per \$1,000	<b>Child Rate</b> per \$10,000
0-24	\$0.065	\$0.065	Life & AD&D \$2.00
25-29	\$0.065	\$0.065	
30-34	\$0.075	\$0.075	
35-39	\$0.105	\$0.105	
40-44	\$0.165	\$0.165	
45-49	\$0.235	\$0.235	
50-54	\$0.415	\$0.415	
55-59	\$0.635	\$0.635	
60-64	\$0.655	\$0.655	
65-69	\$1.195	\$1.195	
70-74	\$2.525	\$2.525	
75+	\$7.535	\$7.535	
AD&D Rates	\$0.025	\$0.025	

