

Life and Accidental Death & Dismemberment (AD&D)

Description	Life Amount	Life Maximum	AD&D Amount	AD&D Maximum
All Employees	2 X Earnings	\$325,000	2 X Earnings	\$325,000

- When coverage is terminated for any reason employees will have 31 days to purchase an individual life policy.
- Any death by accidental means doubles the amount of coverage.

Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits **may purchase additional coverage.**

When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You **can purchase coverage on yourself, your spouse and your child.** Minimum coverage available for yourself is \$10,000 and maximum is \$500,000.

If you elect coverage for yourself, you can **buy up to 50% of that amount for your spouse in \$5000 units** up to \$250,000. Your children are eligible for any multiple of \$2000 up to \$10,000.

****This sheet is intended as a summary of benefits. Please consult your certificate booklet for complete coverage details.****