

LIFE INSURANCE

	Basic Life	Voluntary Term Life
Employee Benefit	Your employer provides Basic Life Coverage of \$50,000 for all full time employees.	\$10,000 increments to a maximum of \$500,000. See Cost Illustration page for details.
Accidental Death & Dismemberment	Your Basic Life coverage includes Enhanced Accidental Death and Dismemberment coverage.	Enhanced employee, spouse, and child(ren) coverage. Maximum 1times life amount.
Spouse Benefit	N/A	\$5,000 increments to a maximum of \$250,000. See Cost Illustration page for details.
Child Benefit	N/A	Your dependent children age 14 days to 26 years. You may elect one of the following benefit options: \$10,000, \$20,000. Subject to state limits.
Guarantee Issue: The 'guarantee' means you are not required to answer health questions to qualify for coverage up to and including the specified amount, when you sign up for coverage during the initial enrollment period.	Underwriting may be required, depending on amount and/or age	We Guarantee Issue coverage up to: Employee Less than age 65 \$150,000, 65-69 \$50,000, 70+ \$10,000. Spouse Less than age 65 \$30,000, 65-69 \$10,000. Dependent children \$20,000.