

## Voluntary Life

If you need additional life insurance to meet your financial needs, you can purchase voluntary life coverage through after tax deductions for yourself and your dependents. All amounts of additional life insurance coverage are based on the insured employee or spouse's age on last January 1. Guarantee Issue coverage of \$300,000 for employees, \$50,000 for spouses, and \$10,000 for children who enroll when first eligible. Amounts above guarantee issue, or if electing to enroll after first eligible, are subject to the health questionnaire/evaluation.

\*Coverage amounts for ages 65 and over reduce due to age reduction (see contract for details).

<b>Employee Voluntary Life Benefit</b>	Employee maximum benefit is the lesser of \$500,000 or 6 times annual basic salary
<b>Spouse Voluntary Life Benefit</b>	Spouse maximum benefit not to exceed 100% of employee's benefit or \$300,000 in increments of \$10,000
<b>Child(ren) Voluntary Life Benefit</b>	Children benefit of \$2,000, \$5,000, or \$10,000

You must elect Voluntary Employee Term Life to be eligible for the Voluntary Spouse Term Life and Voluntary Child Term Life insurance coverages. The amount of insurance on any dependents may not exceed 100% of your Voluntary Term Life coverage amount. **Please note: You may not be enrolled as both a dependent and an employee.**