

## Basic Life and AD&D

For your peace of mind, all regular benefited employees are automatically enrolled in Basic Life and AD&D (Accidental Death & Dismemberment) coverage through New York Life Group Benefit Solutions (Formerly Cigna). This benefit is provided at no cost to you. Imputed income applies to benefits above \$50,000 per IRS Publication 15-B (Group Term Life Insurance section) [irs.gov/pub/irs-pdf/p15b.PDF](https://www.irs.gov/pub/irs-pdf/p15b.pdf)

- **Employee Basic Life Plan** offers a benefit of 1 time basic salary up to a maximum of \$150,000
- **Employee Basic AD&D Plan** offers a benefit of 1 time basic salary up to a maximum of \$150,000
- **Spouse Basic Life Plan** offers a benefit of \$5,000
- **Child(ren) Basic Life Plan** offers a benefit of \$2,000