

2020 Voluntary Life Rules:

New Hires	<ul style="list-style-type: none">• New Hires can elect up to lesser of \$250,000 or 3x annual base salary without Evidence of Insurability (EOI)• Can elect up to \$50,000 for spouse without EOI• Can elect child life up to \$20,000 without EOI
Existing Employees	<ul style="list-style-type: none">• Employees with existing coverage can increase coverage up to \$20,000 without EOI, all amounts over \$20,000 will require EOI• Maximum coverage is \$250,000 or 5x annual base salary (whichever is less)• Employees who did not elect coverage last year will need to submit an EOI for any amount this year
Existing Employee Spouses	<ul style="list-style-type: none">• Can increase existing coverage by up to \$10,000• Guaranteed issue amount is \$50,000 and maximum is \$100,000 with approved EOI• Spouses who did not elect coverage last year need will need to submit an EOI for any amount this year
Children	<ul style="list-style-type: none">• Can elect up to \$20,000 (increments of \$5,000)• Maximum is \$20,000 (one policy covers all children in the family)