

2021 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, 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 Coverage Spouses	<ul style="list-style-type: none"> • Can increase existing coverage by up to \$10,000 but not more than \$50,000. • Maximum coverage 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)

ENROLLMENT NOTES:

Enter the coverage amount in your election – the system will calculate the per pay deduction. The rate sheet provided is simply for your information.

Dependent coverage cannot be more than the employee's coverage.

***EOI** is the acronym for Evidence of Insurability (a medical information declaration). You only need to complete an EOI in the following circumstances, you are requesting:

1. More than the initial allowed amounts of 3x your annual salary as a newly hired employee.
2. More than \$50k spousal coverage when enrolling as a new hire or during a period when your spouse first becomes eligible, such as marriage.
3. During open enrollment: An increase of more than \$20k for yourself; or more than a \$10k increase or any amount over \$50k for your spouse

Note: Depending on the medical information you provide, the insurance company may request additional data from your physician.