

2023 Voluntary Life Rules:

<p>New Hire / New Benefit Eligible</p>	<ul style="list-style-type: none"> • New Hires can elect up to 3x annual base salary up to \$250k without completing an EOI* (Evidence of Insurability) • Can elect up to \$50,000 for spouse without EOI • Can elect child life up to \$20,000 • Employee maximum coverage is 5x annual salary up to \$500k with approved EOI • Spouse maximum coverage is up to \$300k with approved EOI <p>NOTE: Spouse and/or child coverage cannot be more than the employee’s own voluntary life coverage.</p>
<p>CHANGES PERMITTED DURING OPEN ENROLLMENT:</p>	
<p>Employee</p>	<ul style="list-style-type: none"> • Employees with existing coverage can increase coverage up to \$20,000, all amounts over \$20,000 require an EOI • Maximum coverage is 5x annual base salary up to \$500,000 or (whichever is less) • Employees who do not currently have coverage will need to submit an EOI to pick up any amount.
<p>Spouse</p>	<ul style="list-style-type: none"> • Can increase spouse coverage \$10,000 but not more than \$50,000 without an EOI. • Maximum coverage is \$300,000 with approved EOI, but not more than the employees’ own coverage. • EOI is needed to add coverage for a spouse not currently covered unless newly eligible for coverage, such as newlywed. <p>NOTE: Dependent coverage cannot be more than the employee’s coverage.</p>
<p>Children</p>	<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) <p>NOTE: Dependent coverage cannot be more than the employee’s coverage.</p>
<p>Evidence of Insurability (EOI)</p>	<p>You will be required to submit an EOI if requesting:</p> <ol style="list-style-type: none"> 1. More than 3x your annual salary as a new hire or newly benefit eligible employee. 2. An increase during open enrollment of more than \$20k for yourself and/or any amount over \$250k 3. An increase of more than \$10k and/or any amount over \$50k for your spouse

ENROLLMENT NOTES:

Enter the coverage amount in ESS – the system will calculate the per pay deduction based on age.

*EOI is the acronym for Evidence of Insurability (a medical information declaration).