

Life Insurance Overview

LIFE INSURANCE

FIXED PREMIUM LIFE INSURANCE

This is a \$15,000 Life Policy combined with \$15,000 AD&D. It is available for the life of the employee only. The cost of the policy is fixed, not age based. Coverage is guaranteed with no pre-qualification required.

VOLUNTARY LIFE INSURANCE *FOR NEW HIRES ONLY*

This is a \$50,000 or \$100,000 policy on the life of the employee. An employee's spouse may also be covered for \$25,000 and children ages 6 months to 19 years old (25 if a full-time student) may be covered for \$10,000. In order to enroll spouse or children you must have employee coverage.

Coverage is guaranteed and the cost is based on the employee's age. No pre-qualification is required.