

Plan Highlights

Group Supplemental and Dependent Life Insurance



Katherine Shaw Bethea Hospital

ELIGIBILITY

Employees: Each Active, Full-time employee working for you for a minimum of 40 hours per week, and Part-time working for you for a minimum of 20 hours during a person's regular work week, except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you.
- ▶ Your unmarried financially dependent children from birth to 26 years.
- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Voluntary Life:

Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$5,000 increments

Spouse:

Choose from a minimum of \$5,000 to a maximum of \$500,000 in \$5,000 increments. (May not elect more than 100% of employee amount.)

Child(ren):

Birth to age 26: \$10,000 or \$20,000

GUARANTEED ISSUE

Initial eligibility period only

Employee*:

Under age 60: Lesser of 5 times earnings or \$350,000

Age 60 and over: Lesser of 5 times earnings or \$175,000

Spouse: \$30,000

Child(ren): All children amounts are guaranteed issue.

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFIT REDUCTION DUE TO AGE

(Applicable to employee / spouse coverage)

At Age	Face Amount Reduces To
70	45%
75	30%
80	20%
85	15%
90	10%

FEATURES

- ▶ Conversion Privilege
- ▶ Portability
- ▶ Accelerated Death Benefit
- ▶ Waiver of Premium

VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

*During annual enrollment, employees may enroll for the first time or increase current coverage by, up to \$100,000 without evidence of insurability, not to exceed the Guarantee Issue amount and if they have not been previously declined.