

# Health+ Supplemental Life Insurance

<b>ELIGIBILITY</b>	<p><b>Class 1:</b> All active, full-time salaried employees and full-time hourly employees enrolled in major medical, regularly working the minimum number of hours per week as required.</p> <p><b>Class 2:</b> All active, full-time hourly employees enrolled in major medical, regularly working a minimum of 30 hours per week, excluding hourly employees.</p> <p><b>Class 3:</b> All active, full-time salaried employees and full-time hourly employees not enrolled in major medical, regularly working the minimum number of hours per week as required.</p> <p><b>Class 4:</b> All active, full-time hourly employees not enrolled in major medical, regularly working a minimum of 30 hours per week, excluding hourly employees.</p>
<b>DEPENDENT ELIGIBILITY</b>	Employees must participate in voluntary plan for dependents to participate
<b>BENEFIT AMOUNT</b>	<p>Increments of \$10,000</p> <p>Up to a maximum of \$100,000</p>
<b>MAXIMUM BENEFIT AMOUNT</b>	<p>Class 1 - \$100,000</p> <p>Class 2 - \$50,000</p> <p>Class 3 - \$100,000</p> <p>Class 4 - \$50,000</p>
<b>SPOUSE LIFE BENEFIT</b>	<p>50% of employee-only coverage</p> <p>Increments of \$5,000</p> <p>Up to a maximum of \$50,000</p>
<b>CHILD LIFE BENEFIT</b>	<p>Coverage begins at age 14 days to six months at \$500</p> <p>Six months to 25 years in increments of \$5,000</p> <p>Up to a maximum of \$10,000</p>
<b>GUARANTEED ISSUE</b>	<p>Class 1 - \$50,000</p> <p>Class 2 - \$50,000</p> <p>Class 3 - \$50,000</p> <p>Class 4 - \$50,000</p>
<b>DEPENDENT GUARANTEED ISSUE</b>	<p>Spouse: \$10,000</p> <p>Child: all guaranteed issue</p>
<b>MEDICAL UNDERWRITING REQUIREMENT</b>	At initial eligibility no medical underwriting is required. If you choose to waive coverage at this time, but at a later date decide to enroll, medical underwriting will be required for any amount of supplemental term life insurance and insurer must approve coverage.
<b>AGE REDUCTION SCHEDULE</b>	Coverage reduces to 65% of original amount at age 65, 50% of original amount at age 70
<b>SUICIDE EXCLUSION</b>	No death benefits will be paid if insured commits suicide during the first two years of coverage. This two-year suicide exclusion also applies to all later increases in coverage.