

III. OPTIONAL LIFE INSURANCE

Supplemental Life Insurance is offered to you as a voluntary plan through The Hartford. The cost is based on your age, smoker or non-smoker status and the amount of insurance coverage you elect. You must complete an enrollment form. **Coverage is effective on the first of the month following 60 days of employment if you enroll as a new hire.**

In addition you are also provided with \$5,000 of life insurance with your health insurance plan through the Group Insurance Commission.

PROVISIONS

- Up to 8x annual salary without evidence of insurability (new hire)
- Accidental death and dismemberment.
- No evidence of medical insurability required at time of hire (subject to limitations).
- Effective date of coverage - first day of the month following 60 days of employment.
- Portable upon termination.
- Option available to convert to permanent whole or universal life policy/plan.

ENROLLMENT INFORMATION

- **When to enroll** - You must enroll as a new hire during your first 30 days of employment. If you elect to enroll at a later date, you must prove evidence of good health – contact the Benefits Department for information.

OPTIONAL LIFE INSURANCE RATES		
ACTIVE EMPLOYEE AGE	SMOKER RATE Per \$1,000 of coverage	NON-SMOKER RATE Per \$1,000 of coverage
Under 35	0.09	0.05
35-44	0.13	0.06
45-49	0.24	0.09
50-54	0.38	0.15
55-59	0.58	0.23
60-64	0.88	0.34
65-69	1.57	0.83
70 and over	2.81	1.30

Rates include accidental death and dismemberment coverage.