

## **RESIDENTS AND FELLOW SUPPLEMENTAL LIFE INSURANCE**

Supplemental Life Insurance is offered to you as a voluntary plan through Unum Provident. The cost is based on your age, salary 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.**

The Commonwealth offers \$5,000 of Basic Life Insurance with your health insurance plan through the Group Insurance Commission.

### **PROVISIONS**

- Up to 8x annual salary without need for any medical review (new hire)
- Accidental death and dismemberment in the event you are injured or died as a result of an accident.
- Portability and conversion upon termination for active employees who terminate or become ineligible due to reduction in hours.

### **LIFE INSURANCE RATES**

*Per \$1,000 coverage*

Age	Smoker	Non-Smoker
Under 35	0.10	0.06
35-44	0.15	0.07
45-49	0.25	0.10
50-54	0.40	0.16
55-59	0.62	0.24
60-64	0.94	0.36
65-69	1.68	0.89
Age 70/Over	3.00	1.39

***Rates include accidental death and dismemberment coverage.***

- ***When to enroll*** - You must enroll as a new hire during your first 30 days of employment, otherwise you may enroll after you have been employed for one year.\*

*\* must prove evidence of good health – contact the Benefits Department for information.*