



OPEN ENROLLMENT EFFECTIVE 1/1/20

All Active Employees - During Annual Enrollment this year you may elect Voluntary Life(**only packages A, B, C, and D**), Voluntary AD&D, Short-Term Disability and Long-Term Disability without Evidence of Insurability (provided you have not been previously withdrawn or declined). This is your opportunity to purchase coverage without medical questions. Below are snapshots of the current benefits available. All rates will be shown when selecting coverage.

Group Term Life and AD&D Insurance (Employer Paid)

Coverage Benefit Amount Employee

Life 1.5 times basic annual earnings, rounded to the next higher \$1,000. If you were hired after July 1, 2002, the benefit is 1.5 times basic annual earnings with a maximum of 50,000.

Voluntary Life Insurance (Employee Paid)

Package	A	B	C	D	E	F
Employee	25,000	50,000	100,000	150,000	250,000	500,000
Spouse	10,000	20,000	30,000	40,000	50,000	100,000
Dependent	2,000	4,000	6,000	8,000	10,000	10,000

Dependent - Age 14 Days to 6 months: \$250. Newborn children to age 14 days are not eligible for a benefit

Short-Term Disability Insurance

Weekly Benefit Elimination Period Maximum Duration 60% of weekly salary up to \$1,000 per week
Benefits begin on: Accident: 8th day, Illness: 8th day, 26 weeks

Long-Term Disability Insurance

Monthly Benefit

60% of monthly salary up to \$10,000 per month

Voluntary Accidental Death & Dismemberment Insurance

Employee Only Plan - Choice of \$25,000 increments

Family Plan - Spouse: 50% of the employee benefit (Spouse and employee covered)
Each Child: 15% of employee benefit (Children and employee covered)
Spouse + Each Child: Spouse 40% and Child 10% of the employee benefit (Spouse, children and employee covered)