

Voluntary Life and AD&D

Insured by Lincoln Financial Group

Colleagues are given the opportunity to purchase additional Voluntary Term Life Insurance. At the time of initial enrollment, eligible Colleagues can enroll in the Voluntary Life plan up to the guaranteed issue amounts without completing a Statement of Health Form to prove evidence of good health.

For amounts selected over the guarantee issue amount or if you and/or your dependents are enrolling after your initial enrollment period, a Statement of Health Form will be required.

The cost for Voluntary Life Insurance varies by your age and the benefit amount you elect. You can obtain your personalized rates when you enroll.

	Colleague	Spouse/ Domestic Partner	Child(ren)
Voluntary Life			
Increments	\$10,000	\$5,000	\$1,000
Guaranteed Issue	\$150,000	\$25,000	\$10,000
Maximum Election	Not to exceed 5x Base Annual Earnings	\$250,000; not to exceed 50% of the colleague election	\$10,000
Voluntary AD&D			
Election	Required Match	Required Match	Required Match

Note: You must first enroll in some level of Colleague Voluntary Life in order to enroll in either the Spouse/Domestic Partner Life and/or Child Life. The Spouse/Domestic Partner and Child Life amounts may not exceed 50% of the Colleague's elected amount.

Voluntary Life Insurance requires a Statement of Health Form to be completed for all late applicants (those who did not enroll when they first became eligible as new hires or newly benefits eligible due to a status change) and for any amount above the guaranteed issue amount for both Colleague and Spouse.

