

Plan Highlights

Group Supplemental and Dependent Life Insurance



Central Washington Public Utilities Unified Insurance Program Trust

ELIGIBILITY

Please check with Human Resources to confirm hour requirements and eligibility.

Dependents: You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your legally-recognized domestic or civil union partner;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children.

BENEFIT AMOUNT

Supplemental Life: Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments.

Amounts of life insurance are not to exceed 5 x earnings.

Spouse: Choose from a minimum of \$5,000, a maximum of \$500,000 in \$10,000 increments, not to exceed 100% of employee amount.

Child(ren): Birth but less than 6 months: \$1,000

6 months through age 26: \$2,000 to \$10,000 in increments of \$2,000.

GUARANTEED ISSUE

Employee: \$200,000

Spouse: \$25,000

Child(ren): \$10,000

CONTRIBUTION REQUIREMENTS

Coverage is 100% Employee Paid.

BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
70	67%

FEATURES

- ▶ Conversion Privilege
- ▶ Education Benefit
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Waiver of Premium

VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Employee Assistance Program