



EMPLOYEE BENEFITS

LIFE INSURANCE/AD&D

CGLA/MEHP offers Life Insurance and Accidental Death and Dismemberment (AD&D) insurance through Symetra:

- Basic Coverage
 - Employee: Automatically enrolled in \$40,000 of Life and AD&D at no cost.
 - Election Rules: Employees can elect Life insurance with or without AD&D. If both are elected, the benefit amounts must match.
- Supplemental Coverage
 - Increments: Purchase additional coverage in \$10,000 increments up to a \$500,000 maximum (not to exceed 5x annual salary).
 - Guaranteed Issue: New hires can elect up to \$300,000 with no medical questions. Amounts above \$300,000, or elections made after your initial eligibility period, will require Evidence of Insurability (EOI).
 - Age Reductions: Benefits begin to reduce at age 65.
- Dependent Coverage
 - Spouse: Maximum coverage is \$50,000. The spouse's benefit amount cannot exceed the employee's supplemental amount.
 - Child: One flat rate covers all eligible children in the household. Elect either \$5,000 or \$10,000 in coverage. Children are eligible from birth up to age 26.
 - You must elect supplemental coverage for yourself to cover your dependents.

