

VOLUNTARY LIFE INSURANCE

You also have the option of purchasing additional life insurance for yourself, your spouse and children. If you desire coverage more than the guaranteed issue amount, or are a late enrollee, you must complete the online "Evidence of Insurability" form and approval is subject to underwriting guidelines.

Voluntary Life Insurance Plans				
Insurance Schedules	Increments	Maximum Amount	Guaranteed Issue	Benefit reduction/termination
Employee	\$10,000	\$500,000	\$100,000	50% at age 70
Spouse	\$10,000	\$250,000 not to exceed 100% of employee election	\$50,000	50% at age 70
Child(ren)	\$2,500	\$10,000	\$10,000	Coverage terminates at 20 years old or 26 if a full-time student

Voluntary Life per-pay-period rates are calculated by your age. The rate will be automatically calculated when the benefit amount is chosen while enrolling in the online enrollment portal.

VOLUNTARY LONG-TERM DISABILITY

Ryan Lawn & Tree provides employees with the opportunity to purchase Long-Term Disability (LTD) coverage through Voya. Please refer to the full plan description for greater detail.

Voluntary Long-Term Disability Plans	
Monthly Benefit	60% of Salary up to \$6,000
Elimination Period	90 Days
Maximum Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Condition Limitation	6/24

Long Term Disability per-pay-period rates are calculated by your age and salary. The rate will be automatically calculated when the benefit amount is chosen while enrolling in the online enrollment portal.