



Voluntary Life and AD&D Insurance

Insured by New York Life Insurance



Voluntary Life Insurance

You may purchase life insurance in addition to your company-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. You and your spouse/partner are guaranteed coverage as outlined below without answering medical questions if you enroll when you are first eligible. If you elect coverage over the guarantee issue amount the coverage is not effective until evidence of insurability is approved by New York Life.

Employee

- Increments of \$10,000 up to \$500,000 or five times annual salary, whichever is less.
- Guarantee issue: lesser of 5x salary or \$200,000

Spouse/Partner

- Increments of \$5,000 up to \$250,000, not to exceed the employee covered amount.
- Guarantee issue: \$50,000

Child(ren)

- Dependents up to age 26, increments of \$2,500 up to \$10,000.
- Guarantee issue: \$10,000

Voluntary Accidental Death & Dismemberment (AD&D)

You may purchase AD&D insurance in addition to your company-provided coverage. You may also purchase AD&D insurance for your dependents if you purchase additional coverage for yourself.

Employee

- Increments of \$10,000 up to \$500,000 or 10 times annual salary, whichever is less.

Spouse/Partner

- Increments of \$5,000 to \$300,000
 - 60% of the employee covered amount if you **do not** have children covered under this policy.
 - 50% of the employee covered amount if you **have** children covered under this policy.

Child(ren)

- Increments of \$2,500 to \$50,000
 - 15% of the employee covered amount if you **do not** have spouse/partner covered under this policy.
 - 10% of the employee covered amount if you **have** spouse/partner covered under this policy.