

# Plan Highlights

## Basic Life and AD&D

### Supplemental and Dependent Life Insurance

---

#### Monroe County Community College

#### ELIGIBILITY

**Employees:** Each Active, Full-time Administrative & Professional employee working 30 or more hours per week, except any person working on a temporary or seasonal basis.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- your legal spouse not legally separated or divorced from you.
- your unmarried financially dependent children\* from birth to 20 years (to 26 years if full-time student).

\*natural and adopted children; stepchildren and foster children in your custody.

Upper age limits do not apply to handicapped children.

- A person may not have coverage as both an Employee and Dependent.
- Only one insured spouse may cover Dependent children.

#### BENEFIT AMOUNT

**Employer Paid Basic Life/AD&D**  
\$100,000

#### Employee Paid Supplemental Life

Employee - Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments

#### Employee Paid Dependent Life

Spouse - Choose from a minimum of \$2,500 to a maximum of \$100,000 in \$2,500 increments  
(spouse amount may not exceed 50% of employee amount)

Dependent Child(ren):

Age 14 days & over: Choose from a minimum of \$2,500 to a maximum of \$10,000 in \$2,500 increments

#### GUARANTEE ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$100,000

Spouse: \$20,000

Child: All child amounts are guarantee issue

#### CONTRIBUTION REQUIREMENTS

Basic Life/AD&D is 100% employer paid

Supplemental and Dependent Life is 100% employee paid

#### BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced To</u>
65	65%
70	50%

#### FEATURES

- Living Benefit Rider(expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- Conversion Privilege
- Portability Privilege
- FMLA/MSLA Continuation
- Waiver of Premium

#### VALUE ADDED SERVICES

Bereavement Counseling Service