



### **OPTIONAL LIFE**

You can increase your coverage by purchasing additional Optional Life Insurance from one to six times your annual pay not to exceed \$2 million. You pay the premiums for this coverage through payroll deductions.

Premiums for Optional Life are based on Annual Earnings and your age as of the end of the year for which coverage is effective (e.g., age as of 12/31/09 for coverage effective in 2009). Your age and Annual Earnings are calculated each January 1 and are used for premiums for that year. Refer to your Benefit Enrollment form for premium rates.

### **OPTIONAL AD&D**

If you elect Optional Life Insurance, you automatically receive Optional AD&D coverage at the same level (one to six times your annual pay) subject to Plan maximums. The premiums for Optional AD&D are included in the Optional Life premium. Your benefit depends on the severity of the accident.

The Plan provides one benefit per accident, even if you sustain more than one injury. For multiple losses, the benefit will be based on the loss covered for the highest amount.

### **DEPENDENT LIFE**

You can purchase life insurance for your Spouse / Same Sex Domestic Partner and Dependent Children. You have a choice of two levels of benefits: 'Plan A' provides \$25,000 of coverage for your Spouse/Domestic Partner and \$12,500 for each Dependent Child from age 14 days to age 25; 'Plan B' provides \$50,000 of coverage for your Spouse/Domestic Partner and \$25,000 for each Dependent Partner from age 14 days to age 25.

Premiums are a flat rate regardless of the number of covered family members and you pay the premiums for this coverage through payroll deductions.

Newborn Dependent Children from 14 days to six months receive \$2,000 of coverage.

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