

Voluntary Life Insurance

Answer to Frequently Asked Questions

- Q. Are there any health questions or exams?
- A. No. If you apply during the open enrollment period, have not been previously declined, and meet the plan eligibility requirements there are no health questions or exams.
- Q. Will I be able to join at a later date?
- A. Yes, but you may be required to submit evidence of insurability, including, but not limited to a physical exam at your own cost.
- Q. What does Accidental Death and Dismemberment cover?
- A. This coverage provides 24 hour protection on and off the job in the event of accidental death or loss of limbs or sight. Please review your certificate for complete details of benefits and exclusions.
- Q. If I become totally disabled, do I have to continue paying the premium?
- A. No. If you are disabled prior to age 60, premium is waived for as long as you are totally disabled.
- Q. Are there any reductions in coverage?
- A. Upon retirement your life insurance will be reduced to \$5,000. All benefits, including dependent life, will terminate upon the attainment of age 75. You have the right to convert to an individual or endowment plan anytime your coverage reduces or terminates for any reason.
- Q. Can I cover my dependents?
- A. Yes. Dependent coverage is available for those who select employee life coverage under this plan. Your spouse is covered to age 75 for \$5,000. Each unmarried dependent between the age of six months and 19 years (25 years if full-time student) is covered for \$2,000. Children between the ages of 14 days and six months are covered for \$400.00. The total monthly cost for this coverage included all dependents.
- Q. If my spouse and I both work for the same municipality, can we both purchase the dependent coverage?
- A. No, your children may be insured as dependent of only one parent.

Cost Examples

Plan I:			Plan II:		
Employee \$5,000:	\$0.75 per week,	\$3.25 per month	Employee \$10,000:	\$1.50 per week,	\$6.50 per month
Plus Dependent:	\$1.00 per week,	\$4.33 per month	Plus Dependent:	\$1.00 per week,	\$4.33 per month
Total	\$1.75 per week,	\$7.58 per month	Total	\$ 2.50 per week,	\$10.83 per month
Plan III:			Plan IV:		
Employee \$15,000:	\$2.25 per week,	\$9.75 per month	Employee \$20,000:	\$3.00 per week,	\$13.00 per month
Plus Dependent:	\$1.00 per week,	\$4.33 per month	Plus Dependent:	\$1.00 per week,	\$4.33 per month
Total	\$3.25 per week,	\$14.08 per month	Total	\$ 4.00 per week,	\$17.33 per month
Plan V:			Plan VI:		
Employee \$25,000:	\$3.75 per week,	\$16.25 per month	Employee \$30,000:	\$4.50 per week,	\$19.50 per month
Plus Dependent:	\$1.00 per week,	\$4.33 per month	Plus Dependent:	\$1.00 per week,	\$4.33 per month
Total	\$4.75 per week,	\$20.58 per month	Total	\$ 5.50 per week,	\$23.83 per month
Plan VII:			Plan VIII:		
Employee \$35,000:	\$5.25 per week,	\$22.75 per month	Employee 40,000:	\$6.00 per week,	\$26.00 per month
Plus Dependent:	\$1.00 per week,	\$4.33 per month	Plus Dependent:	\$1.00 per week,	\$4.33 per month
Total	\$6.25 per week,	\$27.08 per month	Total	\$ 7.00 per week,	\$30.33 per month