

As a new employee that is scheduled to work 20+ hours per week, you have the option to elect **Supplemental Life Coverage** within the first 31 days of employment, you are eligible to purchase up to \$150,000 of coverage on a Guaranteed Issue Basis. You will not need to submit any personal medical information. Also, you may purchase up to \$30,000 on a spouse and up to \$10,000 on children without submitting evidence of insurability. To obtain an enrollment form, visit www.aplusbenefits.com and click on *Document Center*.

You may also enroll *at any time* for **Supplemental Life Coverage** up to \$500,000 on you or your spouse and up to \$10,000 on your dependent children. You will need to submit Evidence of Insurability, which is part of the enrollment form.

Summary of Plan Provisions:

- ☺ *Guaranteed Issue* coverage only available within 31 days of hire.
- ☺ Employee is *not* required to enroll for spouse to enroll.
- ☺ Either employee or spouse must enroll to enroll dependent children.
- ☺ Coverage amounts terminate at age 75.
- ☺ Coverage may continue after termination of employment. To elect portability, you must apply.

Group Basic Life and Supplemental Life Benefit Highlights

Eligibility	All active employees working 20+ hours per week, and their dependents.
Employee Supplemental Life Benefit Amount	Additional coverage can be purchased in increments of \$10,000, from \$20,000 to a maximum of \$500,000.
Evidence of Good Health Requirements	Evidence of good health will be required for all coverage amounts under the Employee Supplemental Life plan after 31 days of employment.
Benefit Reductions	No reduction. Upon retirement, portability must be elected to continue coverage. Coverage amounts terminate at age 75.
Dependent Supplemental Life Coverage	Spouse maximum benefit: \$500,000 Note: Spouse premium rates are based on spouse's age. Unmarried dependent children covered from birth to age 26. Maximum benefit: \$10,000.
Portability	Coverage may continue after termination of employment. To elect Portability, you must apply and make payment within 31 days of termination.

Group Supplemental Life Insurance Rates

Age Band rate changes take effect June 1

Supplemental Life Insurance Monthly Rate Chart Worksheet – Employee and Spouse

Age	Under Age 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
Cost per \$1000 of coverage	\$0.05	\$0.05	\$0.06	\$0.10	\$0.17	\$0.26	\$0.37	\$0.63	\$1.26	\$2.64

Child Life Amount	\$5,000	\$10,000
Monthly Cost Per Unit	\$0.60	\$1.20

The complete application packet is available at www.aplusbenefits.com or by calling A Plus Benefits at 800-748-5102.