

## Plan Highlights

# Group Supplemental and Dependent Life Insurance



Great River Health System

### ELIGIBILITY

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**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\* age Birth to 20 years (to 26 years if Full-Time student).

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

Age limit does 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

#### Voluntary Life: Employee

Choose from a minimum of \$10,000 to a maximum of \$500,000 in \$10,000 increments  
(Not to exceed 5 x Annual Earnings)

#### Dependent Life:

##### Spouse

Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000 increments  
(Spouse amount may not exceed 100% of Employee)

##### Dependent Child(ren)

Birth to 6 months : \$ 10,000

6 months to age 20 : \$10,000

(up to age 26 if a Full-Time student)

### GUARANTEE ISSUE

#### (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$300,000

Spouse: \$50,000

Child(ren): All child amounts are guaranteed issue

### BENEFIT REDUCTION DUE TO AGE

#### (applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
70	65%
75	45%

### FEATURES

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

### EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.