

# Plan Highlights

## Group Supplemental Term Life Insurance



### Broward Health

#### ELIGIBILITY

Each active, Full-time, benefits-eligible employee regularly scheduled to work at least 32 hours per week; Regular Part-time, benefits-eligible employee regularly scheduled to work 20 or more hours per week.

**Dependents:** You or your Spouse/Domestic Partner must be insured in order for Dependents to be covered.

Dependents are:

- your legal spouse not legally separated or divorced from you or your domestic partner.
- your unmarried financially dependent children\* age 14 days to 26 years.

\*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

##### Supplemental Life:

Choose from a minimum of \$10,000 to a maximum of \$1,000,000 in \$10,000 increments

##### Dependent Life:

Spouse/Domestic Partner

Choose from a minimum of \$5,000 to a maximum of \$250,000 in \$5,000

increments Dependent

Child(ren)

14 days to age 26: \$10,000

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

Employee: \$500,000

Spouse/Domestic Partner: \$50,000

Child: all child amounts are guaranteed issue

#### CONTRIBUTION REQUIREMENTS

Employee: Coverage is 100% employee paid.

Spouse/Domestic Partner: Coverage is 100% employee paid.

Dependent Child(ren): Coverage is 100% employee paid.

#### BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit Reduced To
70	50%

#### RATE

Refer to the rate sheet.

#### FEATURES

- Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- Conversion Privilege

#### 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.