

# VOLUNTARY LIFE INSURANCE

Voluntary Life Insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is available for your spouse and/or child(ren) only if you purchase coverage for yourself.

## The Standard - Voluntary Life Amount

<b>Employee</b>	Elect from \$10,000 up to \$750,000, in \$10,000 increments. Guaranteed issue of \$200,000.*
<b>Spouse</b>	Elect from \$5,000 up to \$250,000, in \$5,000 increments. Not to exceed 100% of the employee coverage. Guaranteed issue of \$60,000.*
<b>Child(ren)</b>	Choose \$5,000, \$10,000, or \$25,000 of coverage.

### New in 2025-2026!

- Elect coverage for yourself up to \$750,000 in \$10,000 increments or for your spouse up to \$250,000 in \$5,000 increments
- If you currently have EE life insurance coverage that is not an increment of \$10,000, your coverage will be migrated to the next higher \$10,000 increment as of 10/1/2025. E.g. – your current EE life coverage is \$92,000. As of 10/1/2025, your coverage will be increased to \$100,000.
- If you do not currently have Voluntary Life insurance, you can enroll in up to \$50,000 of employee coverage and \$25,000 of spouse coverage without EOI
- If you are currently enrolled in Voluntary Life insurance, you can increase your coverage by up to \$50,000 without EOI as long as your coverage does not exceed \$200,000.

### When choosing life insurance amounts, keep in mind...

- If you elect an amount over the Guaranteed Issue amount, that coverage is not effective until EOI has been approved by The Standard.
- You cannot elect a greater coverage amount for your dependents than you have for yourself.
- If you currently have life insurance coverage that is more than the guaranteed issue amount, that amount will be carried over into the 2025-2026 plan year, rounded up to the next higher \$10,000 increment, and you will not need to provide EOI unless you elect a greater amount of coverage.
- If your spouse/child is eligible for coverage as an employee, they cannot be covered as a dependent.
- You may only cover a spouse/child if you have elected voluntary coverage for yourself.
- A child may only be covered by one parent if both parents are employees. The County will do its best to audit dependents, however, if there is a claim and one dependent is covered by two employees only one benefit will be paid out and the other will be refunded.
- At age 70, employee and spouse coverages reduce to 50 percent of the amount in effect prior to age 70.



### \* GUARANTEED ISSUE

If you purchase life insurance coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit Evidence of Insurability (EOI) with additional information about your health in order for the insurance company to approve the amount of coverage. EOI submission can be completed at the time of enrollment within the BenSelect enrollment system.

### EVIDENCE OF INSURABILITY (EOI)

Evidence of Insurability is a record of your current and past health conditions. It is used by The Standard to determine if you are in good health.