

LIFE INSURANCE

Your Life AD&D and voluntary life insurance is provided through The Hartford.

Employer Paid Life

- GTMESA is pleased to provide basic life insurance for you at no cost. If you would like additional coverage you can purchase additional voluntary life coverage for you, your spouse and dependent children.
- It is important to designate a beneficiary for this coverage. If you don't your loved ones will have a difficult time collecting the benefit if you die.
- For complete coverage information please see the benefit summaries posted in the Employee Navigator Portal.

Basic Life AD&D Summary

For you	\$100,000
For Your Spouse	\$5,000
For Your Child(ren)	\$500 Live birth to 6 months, \$2,000 (6 months to age 19)
Your benefit will reduce by 35% at age 65, and 50% of original amount at age 70	

Voluntary Life AD&D

Voluntary Life AD&D Summary

If you want additional coverage for you	\$10,000 increments not to exceed 3x your annual income up to a max of \$500,000
If you want additional coverage for your spouse	\$5,000 increments to \$25,000 not to exceed 50% of the employee approved amount
If you want additional coverage for your dependent children	15 days to 6 months \$500, 6 months to age 19 or 25 if a full time student \$10,000

- Guarantee issue is \$100,000 for employees, \$25,000 for spouses and \$10,000 for children.
- If you elect an amount over the guarantee issue for yourself or your spouse you will need to answer medical questions. These questions are often called evidence of insurability or EOI.
- Your benefit will reduce by 35% at age 65 and 50% of the original amount at age 70.
- Please see Employee Navigator for cost information.

Since this is a new carrier we must have at least 8 employees sign up for voluntary life insurance in order to be able to offer the benefit. If we don't get at least 8 employees we will not be able to offer this benefit for 2022.