



## OFFICE OF HUMAN RESOURCES

- **VOLUNTARY TERM LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

If you did not purchase voluntary term life insurance or accidental death and dismemberment insurance (AD&D) during your initial orientation, you may do so during our open enrollment period.

Voluntary term life insurance can be purchased in increments of \$10,000 for employees, \$5,000 for spouse, and \$2,000 per child. Evidence of insurability will be required for all amounts of insurance purchased.

If you currently have voluntary term life insurance, or accidental death and disability insurance, and want to change your election to meet your changing personal needs, you may also do this during the open enrollment period. Any increase in your coverage over the guarantee issue will be subject to evidence of insurability.

To enroll in or to change any of the aforementioned benefits, contact the Office of Human Resources at 792-3276 to set up an appointment. All changes must be completed by **December 4, 2009**.

- **VOLUNTARY WHOLE LIFE INSURANCE**

The Employee Life Option is more than just life insurance at an affordable price. It combines the guaranteed premiums, coverage and cash values that have always been so attractive in whole life insurance with the advantages of cash accumulation at current interest rates. Traditional whole life insurance provides cash value accumulation based on a low fixed interest rate. The ELO Basic Plan provides current interest rates on your policy's value. This means that along with guaranteed premiums and guaranteed coverage, you may also benefit from competitive interest rates. ELO is affordable and available through the convenience of payroll deduction.

Voluntary Whole Life insurance can be purchased through "Employee Family Protection". Lew Mauro is the EFP Service Representative who can assist new employees as well as existing employees with their questions. Mr. Mauro can be reached directly at 1-800-229-5129, ext. 241.

This coverage is available for eligible employees, their spouses, unmarried dependent children and grandchildren. Employees do not have to participate in order to cover their family. Choose the amount of insurance or the amount of premium that best suits your needs and budget. Coverage is portable if you change jobs or retire as long as your premiums are paid.