Spouse Voluntary Term Life

If you enroll in Voluntary Life for yourself, you can also choose coverage for your spouse.

Who's eligible

- Spousal coverage is available **only if** you have Voluntary Life on yourself.

How much you can elect

- Up to **50% of your own Voluntary Life amount**
- Elected in **$5,000 increments**
- **Minimum:** $5,000 **Maximum:** $200,000

Guaranteed coverage when you are first eligible to enroll

- During your **initial enrollment window**, employees under age 70 may elect up to **$30,000** for your spouse **with no medical questions**, as long as it does **not exceed 50%** of your own coverage.

Evidence of Insurability (EOI)

- Any new election or any increase in future years outside of a newly eligible employee requires a medical questionnaire and Principal approval.

Other details

- Benefits reduce beginning at **age 70** (see your Certificate of Insurance).
- **Premiums are based on the employee's age** and are deducted each pay period.

Per Pay Contributions										
Spouse	**$5,000**	**$10,000**	**$15,000**	**$20,000**	**$25,000**	**$30,000***	**$35,000***	**$40,000***	**$45,000***	**$50,000***
To age 29	$0.13	$0.27	$0.40	$0.54	$0.67	$0.80	$0.94	$1.07	$1.20	$1.34
30-34	$0.17	$0.33	$0.50	$0.66	$0.83	$1.00	$1.16	$1.33	$1.50	$1.66
35-39	$0.21	$0.42	$0.64	$0.85	$1.06	$1.27	$1.49	$1.70	$1.91	$2.12
40-44	$0.33	$0.66	$0.99	$1.32	$1.65	$1.98	$2.31	$2.64	$2.97	$3.30
45-49	$0.51	$1.02	$1.53	$2.04	$2.55	$3.06	$3.57	$4.08	$4.59	$5.10
50-54	$0.77	$1.54	$2.31	$3.08	$3.85	$4.62	$5.40	$6.17	$6.94	$7.71
55-59	$1.08	$2.17	$3.25	$4.34	$5.42	$6.51	$7.59	$8.68	$9.76	$10.85
60-64	$1.26	$2.52	$3.78	$5.04	$6.30	$7.56	$8.82	$10.08	$11.34	$12.60
65-69	$2.00	$4.00	$6.00	$7.99	$9.99	$11.99	$13.99	$15.99	$17.99	$19.98
70+	$4.42	$8.83	$13.25	$17.67	$22.08	$26.50	$30.92	$35.34	$39.75	$44.17

This election will require a medical questionnaire to be completed, and coverage approved by the insurance carrier.

Dependent Child(ren) Voluntary Term Life

You can add coverage for your eligible children **if you're enrolled in at least $10,000** of Voluntary Life on yourself.

How it works

- One **single premium** covers **all** eligible dependent children at a **cost of $.92 per pay**.

Coverage amounts

- **15 days to 26 years** (additional requirements may apply): **$10,000**
- **Birth to 14 days: $1,000**
- It is your responsibility to notify Human Resources within 30 days if you no longer have children who are eligible for this benefit.