

Lincoln Financial Life Insurance Benefits

City Paid Life Insurance

All active, full-time, permanent employees working 20 hours per week are eligible for City paid Life Insurance. The coverage amount is 1x employee's annual earnings not to exceed \$200,000. Dependent coverage is as follows:

- Spouse: \$1,500
- Children from birth to 6 months: \$150
- Children from 6 months to 19 or 26 if full-time student: \$1,500

Supplemental/Voluntary Life Insurance

All active, full-time, permanent employees working at least 20 hours per week and their eligible spouse and children are eligible for Supplemental/Voluntary Life Insurance*. Lincoln Financial Supplemental/Voluntary Life Insurance is portable at separation from City service, at the same group rates. Coverages are available as follows:

- **Employee:** \$10,000 increments, up to 5x the employee's annual earnings, not to exceed \$500,000.
- **Employee Accidental Death & Dismemberment (AD&D):** \$10,000 increments, up to 5x the employee's annual earnings, not to exceed \$500,000. Coverage may be purchased regardless of whether or not voluntary life insurance has been purchased.
- **Spouse:** \$5,000 increments, up to 100% of employee coverage for voluntary life insurance or AD&D.
- **Children from birth to 6 months:** \$1,000.
- **Children from 6 months to 19 or 26 if full-time student:** \$2,000 increments, not to exceed \$10,000.

New Hire/Qualifying Event Guarantee Issue Amounts

- **Employee:** \$150,000 ²
- **Employee AD&D:** up to 5x the employee's annual earnings, not to exceed \$500,000.
- **Spouse:** \$25,000 ^{1,2}
- **Children from birth to 6 months:** \$1,000 ¹
- **Children from 6 months to 19 or 26 if full-time student:** \$10,000 ¹

Open Enrollment Guarantee Issue Amounts

- **Employee:** \$20,000 ²
- **Employee AD&D:** up to 5x the employee's annual earnings, not to exceed \$500,000.
- **Spouse:** 10,000 ^{1,2}
- **Children from birth to 6 months:** \$1,000 ¹
- **Children from 6 months to 19 or 26 if full-time student:** \$10,000 ¹

Age	Life Insurance		AD&D
	Employee/Spouse Per \$1,000 in coverage	Child(ren) Per \$2,000 in coverage	Employee/Spouse/Child(ren) Per \$2,000 in coverage
Under 25	\$0.05	\$0.678 Up to Age 26	\$0.026
25-29	\$0.06		
30-34	\$0.08		
35-39	\$0.09		
40-44	\$0.11		
45-49	\$0.17		
50-54	\$0.27		
55-59	\$0.51		
60-64	\$0.75		
65-69	\$1.50		
70-74	\$2.06		
75-79	\$3.29		
80-99	\$4.50		

¹ In order to purchase Life for dependents, employees must also purchase coverage for themselves.

² All amounts requested over the Guarantee Issue amount will be subject to medical underwriting.