

Voluntary Life and AD&D



Employee Increments	\$10,000
Employee Maximum	\$10,000 to \$400,000
Employee Guarantee Issue	\$150,000 (applies to new hires and those who are eligible for benefits by Rock Strategic for the first time)
Spouse Increments	\$5,000 (employee must be enrolled in Voluntary Employee Life)
Spouse Maximum	\$5,000 to \$150,000 not to exceed 50% of employee benefit
Spouse Guarantee Issue	\$30,000 (applies to initial offer of coverage only)
Benefit Reduction	Age 65 - 35%, Age 70 - 50%
Child Benefits	\$1,000 to \$10,000 in \$1,000 increments (employee must be enrolled in Voluntary Employee Life)
AD&D	Coverage matches voluntary life amounts

Refer to your Summary Plan Description for exclusions and additional details. Note that benefits coverage may decrease after reaching age 65, and certain restrictions may apply if you or your dependents are hospitalized or terminally ill.

Any insurance amounts beyond the guarantee issue amounts listed above will require Evidence of Insurability (EOI) to be completed.