



Voluntary Life Insurance Schedule of Benefits

Life Insurance Amount For The Employee	At your option: An amount in \$10,000 increments not to exceed the lesser of \$300,000 or 7 times your basic annual pay*
Life Insurance Amount For The Spouse	At your option: An amount in \$5000 increments not to exceed the lesser of \$150,000 or 50% of your life insurance (3 ½ times your annual pay)
Life Insurance Amount for Dependent	1. Dependent over 14 days and under age 19 or fulltime student under 25 years old. 2. Coverage options – \$10,000 The amount of your child's life insurance may not exceed 50% of the amount of your life insurance.

*At age 65, your amount of life insurance will be reduced by 35%. At age 70, your amounts of life will be further reduced by 60% of the amounts in effect on the day before you attain age 65, and reduced by 75% at age 75. Your life insurance benefits will be terminated upon attainment of age 80.

-Life insurance benefits for your spouse will be reduced at age 65.

-The amount of life insurance for your spouse will be reduced by 35%. At age 65 and terminate upon his/her attainment of age 70.

- If you are an employee less than 59 years of age, the amount of life insurance may exceed \$100,000. If so, you must give evidence of insurability to Standard Life for any amount in excess of \$100,000. If approved, you will be insured for such amounts on the date stated in writing by Standard Life.

- If you are an employee more than 60 years of age but less than 69 years of age, the amount of life insurance may exceed \$10,000. If so, you must give evidence of insurability to Standard Life for any amount in excess of \$10,000. If approved, you will be insured for such amounts on the date stated in writing by Standard Life.

- If you are an employee 70 years of age or more, you must give evidence of insurability to Standard Life for all amounts of insurance. If approved, you will be insured for such amounts on the date stated in writing by Standard Life

* The amount of life insurance for your spouse may exceed 50% of your guaranteed issued amount of insurance. Your Spouse is guaranteed coverage of \$25,000 and must give evidence of insurability to United States Life for any amount in excess of these amounts. If approved, your spouse will be insured for such amounts on the date stated in writing by United States Life.

For an employee

A change in your status may result in a change in your amount of insurance.

For a decrease

If insurance is to end or decrease, such change will take effect on the date of change.

For an increase

You must be actively at work in an eligible class on the date an increase in your insurance is to take effect. If you're not, such increase will take effect on the day you resume such work.

FOR ADDITIONAL ASSISTANCE

CONTACT:

The Howard County Personnel Office
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