

# Voluntary Life and AD&D Benefits

## Mutual of Omaha

If you want a greater level of protection, City of Ennis provides you with the opportunity to elect Voluntary Life Insurance on yourself as well as your family.

**Please Note:** Employees electing voluntary life will also have the opportunity to elect coverage on their spouse and/or child(ren). Spouse's voluntary life election cannot exceed 100% of the employee's voluntary life election.

Voluntary Life Insurance Coverage	
<b>You can purchase coverage on yourself:</b>	
<ul style="list-style-type: none"> <li>In increments of .5k, 1X, 1.5X, 2X, 2.5X or 3X basic annual earnings</li> <li>To a maximum of \$150,000 or 3X your salary, whichever is less</li> <li><b>With a guarantee issue amount of \$100,000 or 3X your salary, whichever is less</b></li> </ul>	
<b>You can purchase coverage on your spouse:</b>	
<ul style="list-style-type: none"> <li>In increments of \$5,000</li> <li>To a maximum of \$35,000 or 100% Employee election, whichever is less</li> <li><b>With a guarantee issue amount of \$35,000</b></li> </ul>	
<b>You can purchase coverage on your child(ren):</b>	
<ul style="list-style-type: none"> <li>In increments of \$2,500</li> <li>To a maximum of \$10,000</li> <li><b>With a guarantee issue amount of \$10,000</b></li> </ul>	

**IMPORTANT:** Employees and dependents can elect coverage up to the guarantee issued amount without having to provide Evidence of Insurability, as long as the coverage is elected within 30 days of the employee's initial eligibility date. At annual Open Enrollment, employees and dependents who are currently enrolled in Voluntary Life may increase coverage by 1 times your annual salary, provided the total amount of insurance does not exceed your maximum benefit amount. Evidence of Insurability is required if you enroll for coverage over the guarantee issue amount or if you are electing coverage more than 30 days after your initial eligibility date. Go online to [www.mutualofomaha.com/eoi](http://www.mutualofomaha.com/eoi) to complete your Evidence of Insurability.

## Voluntary Life and AD&D Age-Banded Rates

*EMPLOYEE LIFE AND AD&D PREMIUMS:										
AGE	Age <34	Age 35-39	Age 40-44	Age 45-49	Age 50-54	Age 55-59	Age 60-64	Age 65-69	Age 70-74	Age 75+
Monthly Premium per \$1,000	\$.144	\$.174	\$.234	\$.334	\$.484	\$.874	\$1.414	\$2.104	\$2.454	\$4.314
**SPOUSE LIFE AND AD&D PREMIUMS:								CHILD LIFE AND AD&D PREMIUMS:		
PER \$ BENEFIT	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	Monthly Premium per \$1,000		
Monthly Premium per \$5,000	\$2.17	\$4.34	\$6.51	\$8.68	\$10.85	\$13.02	\$15.19	\$248		

\*If you are age 65 or older: The benefit amounts will reduce 65% at age 65; 40% at age 70; 25% at age 75.

\*\*Employee and spouse rates: Are calculated based on the employee's current age as of the effective date of the plan. Employee and spouse rates are adjusted once each year on the plan anniversary date for employees advancing to the next age band. Spouse coverage terminates when the employee attains age 70.