

SPECIAL OPEN ENROLLMENT

Supplemental and Dependent Life

February 15 – March 15, 2024

for effective date of April 1, 2024

If you did not enroll in Supplemental or Dependent Life coverage when you were first eligible, or if you would like to increase the amount of Supplemental or Dependent Life you currently have, you may do so during the Open Enrollment period.

If you elect Supplemental Life coverage that is equal to or less than \$375,000, your approval will be guaranteed, and you will not be required to submit medical Evidence of Insurability. This is subject to the Standard's eligibility policies, and the plans your employer offers. If you were previously declined for Supplemental or Dependent coverage with your current employer through the evidence of Insurability process, you are not eligible during this special open enrollment period.

The maximum benefit for Basic and Supplemental Life coverage has been increased from one times the covered employee's annual base salary up to \$100,000, to one times the annual base salary up to \$150,000. This also increases the maximum for spousal coverage under dependent life Option B from \$50,000 to \$75,000. Please visit the Health Trust website at mmeht.org for additional details about the life insurance plan and these benefit enhancements.

If you wish to add or change coverage for April 1, 2024 under this special Open Enrollment, the Life Plan Enrollment Form or Life Plan Change Form must be dated between February 15 and March 15, and received by the Health Trust no later than March 31, 2024.