

# DEPENDENT LIFE INSURANCE BENEFITS

## Dependent Life

In addition to the Basic Life insurance coverage, an employer may elect to offer its employees Dependent Life Insurance. This benefit covers an employee's legally wed spouse and children up to 26 years of age. In order to purchase Dependent Life coverage, the employee must first be enrolled in either the Basic Life or the Basic Life No Medical plan.



The employee can choose from one of two coverage options for his/her dependents (spouse and children). The monthly premium for Dependent Life coverage is dependent upon which option the employee elects.

	OPTION A:	OPTION B:
<b>Spouse</b>	1/2 employee's Basic Coverage amount (\$5,000 maximum)	1/2 employee's Basic Coverage amount (\$50,000 maximum)
<b>Children</b>	Birth - 26 yrs. 1/2 employee's Basic Coverage amount (\$5,000 maximum)	Birth - 26 yrs. 1/2 employee's Basic Coverage amount (\$5,000 maximum)
<b>Rates</b>	\$1.50 per month	\$3.20 per month

*\*A member cannot be covered as both an employee/retiree under Basic or Supplemental coverage and also as a dependent under Dependent Life coverage. There is no annual open enrollment period for dependent life coverage.*

For more information, please contact the Health Trust at 1-800-852-8300  
or speak with your Field Service Representative.