

# **SUPPLEMENTAL LIFE**     *Supplemental Life Insurance Coverage and Rate Information*

## **Program Basics**

- In addition to any Basic Life Insurance Santa Barbara County Superior Court may provide, eligible employees may elect more coverage by enrolling in a Supplemental Term Life Insurance program.
- Your Supplemental Life coverage is portable. If you change jobs or retire before the age specified in your certificate, you can keep your coverage until age 70.
- Basic and Supplemental Life Insurance is underwritten by ReliaStar Life Insurance Company.

## **Coverage Available**

### ***For You:***

- Apply for Supplemental Life coverage from \$10,000 to \$500,000 in \$10,000 increments, not to exceed 5 times your annual salary.
- You are guaranteed 2 times your annual salary to a maximum of \$80,000 of Supplemental Life coverage if you apply within 31 days after the date you become eligible. If you apply for higher amounts of coverage, evidence of insurability satisfactory to the insurance company must be provided.
- If you apply for Supplemental Life coverage outside of your initial enrollment period, evidence of insurability satisfactory to the insurance company must be provided.
- Supplemental Accidental Death and Dismemberment coverage in the amount of \$10,000 is included.
- Personal Accident Insurance (PAI) coverage from \$25,000 to \$300,000 (not to exceed 10 times your annual salary) in \$25,000 increments is available.
- For employees actively at work, Supplemental Life, AD&D and PAI benefit amounts reduce to 65% at age 65.

### ***For Your Spouse:***

- If you are covered for Supplemental Life, you may apply for Dependent Spouse Life coverage from \$5,000 to \$250,000 in \$5,000 increments. If you apply for Dependent Spouse Life coverage in excess of \$10,000, or you apply outside your initial enrollment period, your spouse will need to provide evidence of insurability satisfactory to the insurance company.
- Dependent Spouse Life coverage may not exceed 50% of the total amount of employee Supplemental Life coverage.

### ***For Your Children:***

- If you are covered for Supplemental Life, you may apply for Dependent Child Life coverage in the amount of \$5,000.
- This benefit is limited to \$1,000 for children age birth to 6 months.
- If you apply for Dependent Child Life when you are first eligible, no evidence of insurability on your children is required.