



## My Benefits: Financial Protection



### Universal Life Insurance

Seventy percent of U.S. households with children under age 18 would have trouble meeting everyday living expenses within a few months if a primary wage earner were to die today. To help protect the people who depend on you, you can enroll in Universal Life Insurance, which offers financial protection at a fixed interest rate.

#### **Who can I cover with this plan?**

Coverage is available for you, your spouse, and children under the age of 26.

#### **What are the available coverage amounts?**

Guaranteed issue amounts up to \$150,000 for employee, the lesser of \$50,000 or 50% of employee benefit amount for spouse, and up to \$25,000 for child.

#### **Other plan features include:**

- It's portable – you can keep the coverage if you leave your job
- Premiums paid through convenient payroll deduction
- Accumulates a cash value as long as premiums are paid
- Includes Long Term Care and Automatic Increase Option
- Includes Child Term Rider

#### **How do I enroll?**

During Open Enrollment, you can enroll online or by phone. See the How Do I Enroll section for details.