

## Plan Highlights

# Group Supplemental and Dependent Life Insurance



### State of Michigan - Department of State Police - Class 1

#### ELIGIBILITY

Each Active Full-Time Employees of the Michigan State Police.

**Dependents:** You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ your unmarried financially dependent children\* birth to 23 years.

\*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

#### BENEFIT AMOUNT

##### Supplemental Life

A choice of \$70,000, \$100,000 or \$130,000

*Amounts of life insurance equal to \$150,000 or more may be subject to an earnings cap.*

##### Dependent Life

Spouse \$10,000

(spouse amount may not exceed 100% of employee amount)

##### Dependent Child(ren)

Birth but less than 6 months : \$500

6 months through Age 23 : \$6,000

#### GUARANTEED ISSUE

Employee: \$130,000

Spouse: \$10,000

Child: all child amounts are guaranteed issue

#### CONTRIBUTION REQUIREMENTS

##### Supplemental Life:

Coverage is 100% employee paid.

*Spouse:* Coverage is 100% employee paid.

*Dependent Child(ren):* Coverage is 100% employee paid.

#### RATE

See attached Rate Sheet.

#### FEATURES

- ▶ Living Benefit Rider(expressed as Accelerated Death Benefit in some states and Imminent Death Benefit in PA)
- ▶ FMLA/MSLA Continuation
- ▶ Portability

#### EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.