

Need life insurance? Now is the time to get coverage

Term Life Insurance allows you to purchase a level of coverage without having to answer health-related questions.

As life changes, your financial obligations to provide for your family increase. Adding life insurance coverage can help offset unexpected costs and provide the safety net your loved one's need to take care of your end-of-life expenses.

Your Term Life Insurance plan allows you to purchase up to a specified amount of coverage without answering health-related questions. This amount is called the non-medical maximum.

Enrolling during your initial enrollment allows you to apply for coverage up to \$150,000, the non-medical maximum, without the need to answer health exams or medical questions.

Here's how Joyce manages her life insurance coverage

During benefits enrollment, Joyce was offered a plan with a non-medical maximum of \$150,000

- She enrolled for the minimum amount of coverage of \$10,000 the first year.
- Two years later, after having twins and purchasing a new home, she decided to increase her coverage.
- Without medical questions or health exams, she was able to increase her coverage during annual enrollment to the non-medical maximum of \$150,000.

For illustrative purposes only.
Non-medical maximum amounts vary based on case-specific offering.

How it works

If you enroll now

You can select a coverage amount up to 5 times your annual earnings to a maximum of \$500,000 in increments of \$10,000. Get up to the non-medical maximum of \$150,000, with no medical questions or health exams.

Can I increase my coverage at a future enrollment?

If you elected at least the minimum benefit amount of \$10,000 at your initial enrollment, you can increase your coverage up to \$150,000, the non-medical maximum amount, at future enrollments with no health-related questions. Health-related questions are required for coverage beyond that amount.

If you declined coverage when initially eligible

If you declined coverage during your initial eligibility window, you can apply for Term Life Insurance during future annual enrollments, however, you will have to answer health-related questions for any amount to determine eligibility.

Dependents

Spouse coverage

You can enroll your spouse in life insurance coverage in increments of \$5,000, with no medical questions or health exams, up to the non-medical maximum of \$25,000.

Coverage for children

You can purchase coverage for your children in increments of \$1,000, with no medical questions or health exams, up to the non-medical maximum of \$10,000. One policy covers all your children.

You must purchase coverage for yourself to purchase coverage for your dependents. The coverage amount you choose for your spouse or child cannot exceed 100% of the coverage you purchase for yourself.