

Benefit Highlights 2008

Group Voluntary Life Accidental Death and Dismemberment

- **Eligibility:** All Active Benefits-Eligible Employees as defined by IIT.
 - **Voluntary Life Benefit:** Employees are eligible for increments of \$10,000 to a maximum of \$500,000 while spouses are eligible for increments of \$10,000 to a maximum of \$500,000 in coverage, not to exceed 50% of the employee's coverage. Evidence of Insurability must be completed for all amounts for employee and spouse.
 - **Voluntary Dependent Child Benefit:** Children age 6 months to 18 years (23 years if a full-time student, can receive a \$5,000 or \$10,000 benefit. Children age 15 days to 6 months receive a \$100 benefit.
 - **Portability:** Voluntary Life benefits are portable upon retirement or termination of employment. If an employee or spouse elects portability, he or she may also elect to continue dependent child(ren)'s coverage. Ported coverage terminates at age 70.
 - **Conversion:** If your coverage terminates or reduces, you have the right to convert your group life insurance to an individual whole life insurance policy within 31 days, without furnishing evidence of insurability, provided certain conditions are met.
-
- **Voluntary AD&D Benefit:** Employees are eligible for increments of \$10,000 to a maximum of \$500,000 while spouses are eligible for increments of \$10,000 to a maximum of \$500,000 in coverage, not to exceed 50% of the employee's coverage.
 - **Voluntary Dependent Child Benefit:** Children are eligible for a maximum of \$10,000 in coverage in increments of \$2,500.
 - **Portability:** Voluntary AD&D benefits are portable upon retirement or termination of employment. If an employee or spouse elects portability, he or she may also elect to continue dependent child(ren)'s coverage. Ported coverage terminates at age 70.

Note: The information provided in this document is only a summary of benefits available. Refer to your certificate for details and limitations of coverage as soon as it becomes available.