

# **LIFE INSURANCE and ACCIDENTAL DEATH & DISMEMBERMENT**

## **1. BASIC LIFE and AD&D (EMPLOYEE ONLY)**

Robins & Morton provides Basic Life Insurance and AD&D to all salaried employees. There is no charge to the employee for this insurance.

<b>Salary</b>	<b>Coverage Amount</b>
Up to \$25,000	\$25,000
25,000.01 - \$50,000	\$50,000
50,000.01 - \$75,000	\$75,000
75,000.01 - \$100,000	\$100,000
Over \$100,000	\$250,000

## **2. OPTIONAL LIFE AND AD&D (EMPLOYEE)**

Optional Employee Life Insurance for an employee may be purchased at an additional cost from Liberty Mutual up to a maximum of \$200,000 without evidence of insurability. All applications for \$250,000 will require completing the evidence of insurability form and approval from Liberty Mutual before the coverage is effective. Available amounts are:

- \$ 25,000
  - \$ 50,000
  - \$100,000
  - \$200,000
  - \$250,000
- At Open Enrollment, an employee may increase the amount of insurance by one step up without evidence of insurability. All applications for \$250,000 will require completing the evidence of insurability form and approval from Liberty Mutual before the coverage is effective.

## **3. OPTIONAL LIFE AND AD&D (SPOUSE)**

Optional Employee Life Insurance for your spouse may be purchased at an additional cost from Liberty Mutual up to a maximum of \$50,000 without evidence of insurability. Available amounts are:

- \$ 10,000
- \$ 25,000
- \$ 50,000

## **4. OPTIONAL LIFE (CHILDREN)**

Optional Employee Life Insurance for your spouse may be purchased at an additional cost from Liberty Mutual with coverage of \$10,000. You only need one policy to cover all children, without evidence of insurability.