

BASIC LIFE INSURANCE

The Commission provides each full-time employee with a \$50,000 life insurance policy with Accidental Death and Dismemberment (AD&D) protector. This life insurance policy is fully paid by the Commission while the full-time employee is active. Upon departure, either through resignation, retirement or involuntary termination, the employee has the option to continue this policy at his/her own cost.

Beginning January 1, 2011, the current provider for Basic Life Insurance is The Hartford Life Insurance Company.

SUPPLEMENTAL LIFE INSURANCE

Employees also have the option of purchasing additional life insurance, previously through Prudential Life Insurance Company and now through The Hartford Life Insurance, at their own cost, for themselves, a spouse and/or dependent children. **Employees** can purchase plans in \$10,000 increments up to \$500,000 with a \$150,000 guaranteed issuance. **Spousal** supplemental life insurance is provided in \$5,000 increments up to \$250,000 with a guaranteed issuance of \$25,000. The spousal amount cannot exceed 50% of the employee supplemental life insurance amount. **Children** may be covered in \$2,500 increments up to a maximum of \$25,000. The supplemental life insurance monthly premium is based on their age and the amount of coverage the employee has requested.