

## GROUP LIFE INSURANCE - Judges

The Group Life Insurance program pays benefits in the event of death, to the designated beneficiary or, if none appointed, to your Estate. Benefits are payable as the result of death for any reason - there are **no** exceptions or limitations, including suicide.

### BASIC (Compulsory)

All regular full-time Judges are insured for a Basic Group Life Insurance benefit equal to 1 x their current annual salary.

Permanent part-time Judges and those who participate in job sharing and who work at least 33-1/3% of a regular work week will be insured for the annual equivalent of the full-time salary for the position.

Coverage will reflect the current salary. Coverage will reflect the salary at the last day at work if on approved leave without pay with continuation of coverage.

Premiums are 100% paid by the employer.

### SUPPLEMENTARY (Optional)

The Supplementary Life Insurance benefit is equal to an additional 1, 2, 3 or 4 x your current annual salary.

Judges who participate in job sharing and who work at least 33-1/3% of a regular work week will be insured for the annual equivalent of the full-time salary for the position.

This coverage is optional, and the Judge pays 100% of the premium.

The total Group Life Insurance benefit (Basic plus Supplementary) is subject to a maximum of \$500,000.

The total Group Life Insurance benefit (Basic plus Supplementary) may be enhanced to a combined maximum of \$800,000 upon approval by the insurer. Medical information supporting evidence of good health is required.

### LIVING BENEFIT

An advanced payment may be issued, when an application is approved by the carrier, to an insured person who is suffering from any illness or condition that is likely to cause death within 12 months. For more information, contact your Human Resource office.

## DEPENDENT LIFE (Optional)

Coverage for *Dependents* is available, on an optional basis and will provide benefit payments as follows:

\$12,000 Spouse  
\$12,000 Each Child

### DEFINITION OF DEPENDENTS

*Dependents* are defined as your *Spouse* and *Dependent children*.

*Spouse* means an individual to whom you are legally married, or a common-law spouse with whom you have cohabited continuously in a conjugal relationship, for at least one year immediately prior to being eligible for coverage. With respect to common-law *spouse*, there is a requirement of public representation of a spousal relationship. **Only one individual will qualify as a Spouse.** If you have more than one *Spouse* as defined above, the *spouse* for the purpose of coverage, will be the person to whom you are legally married. This definition extends to partners of the same sex.

Under the Health & Dental Plans, in the event of a divorce or a separation, you may elect to either continue coverage of the *Spouse* or provide notice in writing to your Employer to terminate coverage for the *Spouse*.

*Dependent children* means your unmarried, unemployed, natural, adopted children or stepchildren, who are dependent upon you for financial care and support. *Dependent children* are eligible for coverage:

- to age 21; or
- to age 26 if a full-time student at an accredited educational institution; or
- beyond age 21 if mental or physical disability commenced prior to age 21 and continues thereafter.

*Dependent children* are eligible from birth for Group Life Insurance coverage. In the case of a child born (stillborn or live birth), the *Dependent* coverage will be effective from 28 weeks of conception.

Should your *Dependent(s)* die from any cause while this coverage is in force, these benefits will be paid directly to you, if living, or to your Estate.

### BENEFICIARY DESIGNATION

You must designate a beneficiary for the Basic Group Life, Supplementary Life and Voluntary Program of Accidental Death & Dismemberment Insurance (if coverage is chosen). Guidelines in designating a beneficiary are:

- Your beneficiary shall be the person or persons you designate in writing and entered into the insurance records. It is recommended that the beneficiary be either, one named over 18 years of age, or your Estate.

- If there is no beneficiary designated, the amount of insurance will be paid directly to your Estate.

**If your beneficiary is a minor or incapable of giving a valid release for payment due, payment will be made only to a duly appointed guardian of the beneficiary.**

### APPLYING FOR ADDITIONAL COVERAGE

If you wish to add/increase the **Supplementary** Life coverage, you must be actively at work.

If you do not complete an application within 31 days from the date of change in personal status (e.g., marriage, addition of a child), or you do not experience a change, you may apply for additional coverage during the month of May.

You must complete an Insured Benefit Programs Card and also a Statement of Health for proof of insurability. The insurer may require further evidence of insurability before coverage is approved. Applications are available from your Human Resource office.

**Dependent** Life coverage is available, without evidence of insurability, to Judges with dependents who apply for this coverage on the first day of employment or within 31 days of a change in personal status (e.g., marriage, addition of a child).

To add coverage, you must be actively at work **except** to add an eligible newborn child. If you apply for *Dependent Life* coverage more than 31 days after becoming eligible, you may apply during the month of May, only.

### CLAIMS

Forms to apply for benefits under the Basic Life, Supplementary Life or *Dependent Life* programs are available from your Human Resource office.

**No rights are conferred by this pamphlet. For more or updated information, contact the Compensation and Employee Benefits Division of the Office of Human Resources at 506-453-2296 or toll free at 1-800-561-4012 and identify that you have the Judges' coverage.**

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