Voluntary Term Life plan

Voluntary Term Life insurance coverage is an easy way to get additional life insurance for you and your family. Below you'll find a summary of the life options available for you. Please check with your benefit administrator on how to enroll:

EMPLOYEE Voluntary Term Life

Life benefit amount	You choose a flat amount in $1,000 increments up to $500,000 ($25,000 minimum)
Guarantee issue	$220,000
Eligibility	Full-time employees up to age 70 are guaranteed a life benefit amount. Ages 70+ require evidence of insurability.

You have the option to add your spouse and dependent children for an additional cost:

DEPENDENT Voluntary Term Life

Spouse life benefit amount	Choose a flat amount in $1,000 increments up to 50% of the employee life benefit amount up to $250,000 ($5,000 minimum)
Dependent child benefit amount	• Ages 6 months to 26 years: $5,000 or $10,000 • Ages Birth to 6 months: $500
Guarantee issue	$50,000

Additional benefits

Annual increase option	You can increase or add Voluntary Life at your plan anniversary and each year thereafter by up to $25,000 of coverage (even if you waived coverage at initial open enrollment), subject to the plan maximum. This feature enables you to increase your coverage to better meet your life insurance needs. (Not available for dependents)
Accelerated death benefit	If you are diagnosed with a terminal illness that is expected to result in death within 24 months, you may be eligible to receive a portion of your life insurance benefit while still living.
Wavier of premium	If you are disabled for at least six consecutive months before age 60, you may be eligible to continue life insurance coverage and waive the premium.
Conversion	If you lose life coverage due to loss of employment, loss of eligibility, or reduction for age, your life insurance coverage may be converted to an individual whole life insurance policy.
Portability	If you leave your employment, you may be able to continue your voluntary life insurance by paying annual premiums to Humana if you are not yet age 70.

Note: Humana guarantees the life benefit amount for employees up to age 70. For employees age 70 and older, or spouses age 65 and older, you may need to provide evidence of insurability to get coverage.

After you enroll, you'll be able to view your certificate for full benefit details.

Accidental Death & Dismemberment (AD&D)

Employee coverage:

AD&D provides extra benefits when accidents occur and don't necessarily result in loss of life. With AD&D, you get additional benefits if death or the following losses occur within 365 days of an accident, based on the amount of life insurance benefit you selected:

Loss	Percentage of your Life Benefit amount	Loss or injury while on commercial transportation
Life	100%	200%
In cases of loss of:		
• Both hands or both arms • Both feet or both legs • One hand and one foot • Sight in both eyes • One hand or one foot & sight in one eye	100%	200%
• One hand or one arm • One foot or one leg • Loss of sight in one eye	50%	100%
Loss of thumb & index finger on same hand	25%	50%
In cases of:		
Quadriplegia	100%	200%
Paraplegia or hemiplegia	50%	100%

Additional benefits	Percentage of your Life Benefit amount
Seat belt, airbag & helmet benefits	• **Seat belt – 5% up to $5,000 ($1,000 minimum):** Paid after death as a result of an auto accident while properly using a seat belt • **Airbag – 5% up to $5,000 ($500 minimum):** Paid after death as a result of an auto accident while driving a vehicle with a properly functioning airbag • **Helmet – 10% up to $10,000 ($1,000 minimum):** Paid after death as a result of a motorcycle acccident while wearing a properly fitted and fastened motorcycle helmet.
Coma	**5% up to $5,000:** Paid if covered person is in a qualifying coma condition.
Child higher education benefit	**5% up to a maximum of $5,000 per year (four years max):** Provides financial assistance for dependent children's higher education in the event of covered spouse's death.
Child care benefit	**5% up to a maximum of $5,000 per year (four years max):** Provides financial assistance for expenses for dependent children's child care in the event of covered spouse's death.
Spouse education & training	**5% up to a maximum of $5,000 (one year max):** Provides financial assistance for spouse's studies at an accredited school in the event of covered spouse's death.
Repatriation	**Lesser of actual expenses up to $5,000:** Provides financial assistance for transportation of the employee's body in the event of accidental death.

After you enroll, you'll be able to view your certificate for full benefit details.

Accidental Death & Dismemberment (AD&D)

Employee (and spouses for an additional cost) coverage:

AD&D provides extra benefits when accidents occur and don't necessarily result in loss of life. With AD&D, you get additional benefits if death or the following losses occur within 365 days of an accident, based on the amount of life insurance benefit you selected:

Loss	Percentage of your Life Benefit amount	Loss or injury while on commercial transportation
Life	100%	200%
In cases of loss of:		
• Both hands or both arms • Both feet or both legs • One hand and one foot • Sight in both eyes • One hand or one foot & sight in one eye	100%	200%
• One hand or one arm • One foot or one leg • Loss of sight in one eye	50%	100%
Loss of thumb & index finger on same hand	25%	50%
In cases of:		
Quadriplegia	100%	200%
Paraplegia or hemiplegia	50%	100%

Additional benefits	Percentage of your Life Benefit amount
Seat belt, airbag & helmet benefits	• **Seat belt – 5% up to $5,000 ($1,000 minimum):** Paid after death as a result of an auto accident while properly using a seat belt • **Airbag – 5% up to $5,000 ($500 minimum):** Paid after death as a result of an auto accident while driving a vehicle with a properly functioning airbag • **Helmet – 10% up to $10,000 ($1,000 minimum):** Paid after death as a result of a motorcycle accident while wearing a properly fitted and fastened motorcycle helmet.
Coma	**5% up to $5,000:** Paid if covered person is in a qualifying coma condition.
Child higher education benefit	**5% up to a maximum of $5,000 per year (four years max):** Provides financial assistance for dependent children's higher education in the event of covered spouse's death.
Childcare benefit	**5% up to a maximum of $5,000 per year (four years max):** Provides financial assistance for expenses for dependent children's child care in the event of covered spouse's death.
Spouse education & training	**5% up to a maximum of $5,000 (one year max):** Provides financial assistance for spouse's studies at an accredited school in the event of covered spouse's death.
Repatriation	**Lesser of actual expenses up to $5,000:** Provides financial assistance for transportation of the employee's body in the event of accidental death.

After you enroll, you'll be able to view your certificate for full benefit details.

How you or your beneficiaries begin filing a claim for life insurance benefits

Our specially trained life service specialists are here to help guide you or your loved ones through the entire process so there's one less thing to worry about. We personally handle every claim to help deliver money promptly.

To get started, simply call 866-427-7478.

We're here to help you every step of the way.

All you or your loved ones will need is your Social Security number for verification when calling.

If you have any questions or need help, please contact your employee benefits representative.