

Human Resources: Supplemental Life Insurance

For greater financial protection, you can choose to increase your basic life insurance covered by the Institution. You may purchase additional supplemental life insurance up to four times your annual base salary, to a maximum of \$400,000. This insurance is available to employees at group rates based upon the employee's age and salary (see separate 2013 Rate Sheet). If electing coverage for the first time during your 'initial eligibility' and the supplemental amount exceeds three times your salary or \$250,000, you will be required to complete a medical "Evidence of Insurability Form." In addition, if you elect coverage or increase your coverage amount outside your initial eligibility period, you must complete an "Evidence of Insurability Form" in order to apply for the additional coverage, regardless of the amount of coverage.

NOTE: Your initial eligibility is defined as your official employment date into a regular benefited position.

Refer to the separate [2013 Rate Sheet](#) for the cost of this insurance.

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