

# LIFE AND DISABILITY INSURANCE

Member services: 1-877-275-5462

Website: [mylincolnportal.com](https://mylincolnportal.com)



## Life Insurance

We provide Basic Life and AD&D insurance at no cost to you! ESA pays for Basic Life and AD&D insurance benefits of one times your salary (rounded to the next higher \$1,000) up to \$300,000 for Full-time Associates. At the age of 70, benefits will be reduced by 50%.

If you would like additional coverage, Voluntary Life and AD&D insurance is available to you, your spouse and your dependent children. You must enroll in coverage for yourself in order to cover your spouse or children. If you don't enroll in Voluntary Life when it's first available to you, or elect an amount over the Guaranteed Issue, you may be required to complete an Evidence of Insurability (EOI) form.

## Supplemental Life Insurance

In addition to the basic and AD&D life insurance coverage provided by ESA, we offer supplemental life insurance programs. Through Lincoln Financial Group, you can buy additional term life insurance at low rates for yourself and your dependents.

The supplemental life program provides an opportunity to purchase Associate coverage for 1, 2, 3, or 4 times your salary, up to a maximum of \$1,000,000 (combined basic and supplemental). If you enroll when you are first eligible, you are guaranteed up to \$400,000 (combined basic and supplemental life), with no Evidence of Insurability (proof of good health). Evidence of Insurability (EOI) will need to be completed if you purchase an amount in excess of \$400,000, or if you elect coverage outside of your initial enrollment period. Please review the instructions for submitting EOI in this Benefits Guide if you are electing coverage in excess of \$400,000. Please contact the Total Rewards Team if you have any questions.

# Dependent Life Insurance



## Spouses

You may also purchase term life coverage through Lincoln Financial Group for your spouse in an amount of \$10,000, \$25,000 or \$50,000. If you elect coverage for your spouse when first eligible, your spouse can receive coverage with no Evidence of Insurability. Evidence of Insurability will need to be completed if you elect coverage for your spouse after your initial enrollment period.

## Child

You may cover your dependent child(ren) up to age 26 with a term life policy through Lincoln Financial Group of either \$5,000 or \$10,000. No Evidence of Insurability is required.

## Beneficiary Selection

Selecting your Beneficiary is important. You will need to designate a beneficiary for your life benefit(s) through the MyADP web portal. Make sure you have your beneficiary’s Social Security number so you can complete this process. Even if you do not elect to enroll in ESA benefits, you must designate a beneficiary for your Basic life insurance benefit.

### Supplemental Life

Age Bands	Biweekly Rates per \$1,000 of Coverage	Weekly Rates per \$1,000 of Coverage
<-24	\$0.023	\$0.012
25-29	\$0.028	\$0.014
30-34	\$0.037	\$0.018
35-39	\$0.042	\$0.021
40-44	\$0.046	\$0.023
45-49	\$0.071	\$0.035
50-54	\$0.108	\$0.054
55-59	\$0.198	\$0.099
60-64	\$0.309	\$0.155
65-69	\$0.586	\$0.293
70+	\$1.615	\$0.808

### Spouse Life

Options	Biweekly Rate	Weekly Rate
\$10,000	\$0.942	\$0.471
\$25,000	\$2.349	\$1.175
\$50,000	\$4.689	\$2.345

### Child Life

Options	Biweekly Rate	Weekly Rate
\$5,000	\$0.489	\$0.245
\$10,000	\$0.978	\$0.489

Please note that your beneficiaries for Supplemental Life, will be the same as your Basic Life beneficiary.

As part of your annual review, be sure to review your beneficiaries on file and update as needed.