

## NCMMHC VOLUNTARY LIFE INSURANCE

This Voluntary, Employee Paid Life Insurance is in addition to the \$50,000 of Life Coverage already provided by NCMMHC:

No Medical Questions for Employee Coverage up to \$150,000 when first eligible.

No Medical Questions on Spouse Coverage up to \$30,000\* when first eligible.

No Medical Questions on Child Coverage Up to \$10,000 when first eligible.

If Spouse coverage is elected, employee must enroll in at least same amount of coverage

Same guideline applies for Child coverage.

Spouse premium is guided by Spouse age.

Each yearly renewal, EE can increase by \$20K w/no medical questions, & spouse\* by \$10K.

\*For Spouses age 64 & Under