

	Basic coverage (provided by BSW)	Supplemental coverage (employee-paid)	Spouse coverage (employee- paid)	Child coverage (employee-paid)
Coverage amount	1x annual salary rounded to the next higher \$1,000	1x -7x annual salary rounded to the next higher \$1,000	\$10,000, or \$25,000 increments	\$10,000
Benefits maximum	Up to \$500,000	Up to \$2,000,000	Up to \$250,000, but not more than your benefit amount	\$10,000
Age Reduction	<p>Age reductions for employee and spouse coverage occur as the employee reaches the ages below:</p> <ul style="list-style-type: none"> Age 65 - 65% Age 70 - 50% <p>Employee coverage will not reduce below \$20,000.</p>			N/A
Evidence of insurability (EOI)	<p>Certain levels of life insurance coverage may require to you do demonstrate good health by completing an EOI. In these cases, your coverage will not take effect until it is approved.</p>			N/A
Features	<ul style="list-style-type: none"> Terminal illness/accelerated death benefit is available, 75% to a maximum of \$500,000 Group Term Life is portable, and convertible and AD&D is convertible If you request to elect or increase you or your dependent's coverage and are not actively at work on the effective date, your coverage changes will not take effect until the date you return to work. 			