

# Life Insurance

**Basic Life & AD&D** insurance coverage provides important supplemental financial protection for your family in the event of your death. Tampa Bay Treatment Associates provides eligible employees with Basic Life & AD&D insurance at no cost to you.

- ✓ 100% Employer-paid
- ✓ No Medical questions

Life/AD&D	Coverage
All Full-Time Eligible Employees	\$20,000
Reduction Schedule	By 35% @ 65, by 50% @ 70

**Voluntary Term Life** coverage is available without answering medical questions or physical exam up to the Guaranteed Issue Amount when first eligible.

Coverage Guidelines	Employee	Spouse	Child(ren)
Minimum	\$10,000	\$5,000	\$5,000
Maximum	Up to <b>\$300,000</b>	100% of Employee's Benefit, up to \$150,000	\$20,000
<b>Guaranteed Issue Amount</b>	\$200,000	100% of Employee's Benefit, up to \$30,000	\$20,000

*Evidence of Insurability (EOI) medical questionnaire is required for amounts above the Guaranteed Issue Amount*

