



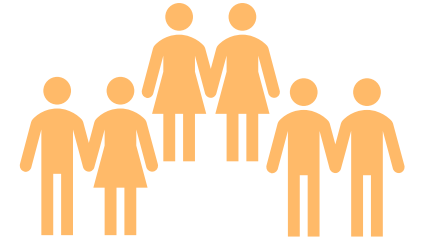
GROW WELL

Life Insurance Review

Open Enrollment 2025

10/21/2024 – 11/09/2024

Life and Disability Insurance – UNUM



TCCA Pays the premium for the following benefits (F/T Non union):

Basic Life Insurance with Accidental Death and Dismemberment (AD&D)

- Benefit is 1.5x annual salary

Short Term Disability (STD)

- Benefit is 66.67 % of salary for 26 weeks
- The one-week waiting period is waived for accidents

Long Term Disability (LTD)

- Benefit is 50% of salary capped at \$10,000 per month until age 65

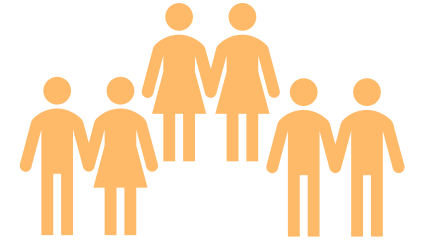
Enrollment is automatic and will begin for new hires as soon as eligible for benefits.

Note: Your beneficiary(s) are assigned by you during enrollment. It's recommended to review regularly to ensure they are current. This can be done during your open enrollment session.



Voluntary Life, AD&D Insurance Plans – UNUM

Employees pay the cost for Voluntary Life and AD&D. Monthly Premiums are calculated based on the amount of insurance, and the age of the member and rates are available in the Open Enrollment guide and in the online open enrollment platform.



Voluntary Life and Accidental Death & Dismemberment (AD&D) Insurance

- \$10,000 increments for employee, not to exceed \$500,000 or 5x salary
- \$5,000 increments for spouse*, not to exceed \$500,000
- \$2,000 increments for children*, not to exceed \$20,000

Employees can apply for insurance during Open Enrollment, however all amounts are subject to Evidence of Insurability if waived previously. Employees already enrolled or newly eligible employees can elect up to the Guarantee Issue Amounts listed here:

- \$180,000 for employee
- \$30,000 for spouse
- \$20,000 for children

Employee can apply for coverage above the guarantee issue. Evidence of insurability will be required. If denied, guarantee issue or amount of current coverage will remain the same, whichever is greater.

*Family members coverage cannot be greater than the employee's coverage.

