

RWJBarnabas Health

Basic Life Insurance Paid by the Employer

Employee Life & ADD: Provided by RWJBarnabas Health at no cost to you. Benefits are based on a times earning schedule depending on your employee class. Please refer to your benefit booklet for specific information.

Supplemental Life Insurance Paid by the Employee

Employee Options: Increments of \$10,000 to a maximum of \$500,000

Dependent Coverage: Spouse/ Domestic Partner: Coverage in increments of \$10,000, to a maximum of \$250,000, not to exceed 100% of the employee's combined Basic and Supplemental Life Insurance amount

Birth to 6 months: \$500
Child(ren) 6 months to age 26: \$2,500 increments to a maximum of \$10,000

**Benefit Reduction
for ALL Coverages:** Begins at age 70

ALL AMOUNTS ELECTED AT ANNUAL ENROLLMENT REQUIRE EVIDENCE OF INSURABILITY

Employee and Spouse/ Domestic Partner Supplemental Life Bi-Weekly Rates

Age Category	Bi-Weekly Rate Per \$1,000	Age Category	Bi-Weekly Rate Per \$1,000
Under age 25	\$.024	50 to 54	\$.174
25 to 29	\$.028	55 to 59	\$.278
30 to 34	\$.037	60 to 64	\$.403
35 to 39	\$.042	65 to 69	\$.627
40 to 44	\$.058	70 & Over	\$1.068
45 to 49	\$.104		

Child(ren) Supplemental Life Bi-Weekly Rates; One rate covers all of your children

Coverage Option	Child(ren) Coverage Amount	Bi-Weekly Rate
Option 1	\$2,500	\$.090
Option 2	\$5,000	\$.090
Option 3	\$7,500	\$.090
Option 4	\$10,000	\$.090

These Coverages may be continued by applying for *Portability of Coverage* or *Life Insurance Conversion* if you are no longer eligible for this benefit at RWJBarnabas Health

This is a New Jersey Hospital Association Sponsored Program

Underwritten by: MetLife

The above benefits are a summary description only. Please refer to employee booklet for a full legal description.