



INVITATION TO NEGOTIATE  
# 002-18  
EMPLOYEE BENEFITS INSURANCE PLANS

**ATTACHMENT 8**

VOLUNTARY LIFE AND AD&D BENEFIT  
SUMMARY

# LifeEssentials



**Florida  
Combined Life**  
An Independent Licensee of the  
Blue Cross and Blue Shield Association

**For Employees of: Southwest Florida Water Management District**

## **Voluntary Accidental Death & Dismemberment (VAD&D)**

**Eligibility:**

All Active Full-Time Employees

**Benefit Amount**

**Employee:**

Increments of \$10,000 to a Maximum of \$500,000.00 (cannot exceed 10 times annual salary)

**Spouse:**

Increments of \$5,000 to a Maximum of \$250,000 (cannot exceed 50% of the employee amount and cannot be purchased without employee coverage)

**Child(ren):**

Child(ren) 14 days to 6 months \$500.00

Children age 6 months to age 30, \$5,000 or \$10,000 (cannot exceed 50% of the employee life amount and cannot be purchased without employee coverage)

**Waiting Period:**

You will be eligible for coverage on the first of the policy month following date of hire

**Benefit Reductions Due to Age:**

**Employee & Spouse** reduce to 65% at age 65, to 50% at age 70, and to 25% at age 75. Terminates when you are no longer eligible or your retirement, whichever occurs first.

**Contribution Requirement:**

Coverage is 100% employee paid

**Voluntary Accidental Death & Dismemberment:** is designed to provide benefits to your designated beneficiary in the event of your accidental death or dismemberment. You are the beneficiary of the spouse and dependent.

**Important Note:** If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work.

This benefit summary provides a very brief description of Florida Combined Life's insurance products. This is not an insurance policy. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. Please read your insurance documents carefully. Should you have any questions, contact your group administrator.

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## **Voluntary Group Term Life Insurance (VGTL)**

<b>Eligibility:</b>	All Active Full-Time Employees
<b>Benefit Amount</b>	
<b>Employee:</b>	Increments of \$10,000 to a Maximum of \$500,000.00 (cannot exceed 5 times annual salary)
<b>Spouse:</b>	N/A
<b>Child(ren):</b>	N/A
<b>Waiting Period:</b>	You will be eligible for coverage on the first of the policy month following date of hire
<b>Benefit Reductions Due to Age:</b>	<b>Employee</b> reduces to 65% at age 65, to 50% at age 70, and to 25% at age 75. Terminates when you are no longer eligible or your retirement, whichever occurs first.
<b>Contribution Requirement:</b>	Coverage is 100% employee paid
<b>Guarantee Issue:</b>	<b>Employee</b> through age 69, \$200,000 <b>Employee</b> age 70 and over, \$0

**Voluntary Group Term Life Insurance** is designed to provide benefits to your designated beneficiary for loss of life. You are the beneficiary of the spouse or dependent benefit.

**Important Note:** If you are not actively at work on the date your insurance or any increase in insurance is scheduled to take effect, the coverage or increase in coverage will take effect on the day you return to active work.

This benefit summary provides a very brief description of Florida Combined Life's insurance products. This is not an insurance policy. Please be aware that certain limitations and exclusions may apply, and certain coverage may reduce or terminate due to age or lack of eligibility. Please read your insurance documents carefully.

Should you have any questions, contact your group administrator.