

YOUR FINANCIAL PROTECTIONS

Basic Life and AD&D

Life insurance is an important element of your income protection planning, especially for those who depend on you for financial security. For your peace of mind, Intermountain Healthcare automatically provides basic life and accidental death and dismemberment (AD&D) coverage equal to one times your annual base salary (minimum \$25,000) in the Peaks Region – at no cost to you – to help preserve your family’s standard of living in the event of your death or serious injury. This company-paid benefit is offered through Lincoln Financial.

All caregivers have access to Lincoln Financial’s robust resources – including free will preparation!

Included with this coverage are the following additional tools and services:

- Online will preparation and information on funeral planning, basic identity theft and legal and financial support
- 24/7 travel assistance services that provide access to pre-travel, personal and emergency help
- Services to help your beneficiaries cope with grief, legal and financial issues that may arise

Please note: You are subject to taxes on the value of basic life insurance over \$50,000.

Supplemental Life and AD&D

You may elect to purchase additional Life and AD&D coverage for you and your eligible dependents. You can customize your insurance needs by electing the Life and AD&D coverage that makes the most sense for you and your family.



Life insurance, while important, isn’t always the most riveting of topics. Let ALEX help you understand and choose the best coverage for you!

Life Insurance

Coverage For	Coverage Options	Maximum	Guaranteed Issue
Caregiver	1x, 2x, 3x, 4x or 5x base salary	\$2,000,000	A salary multiple of coverage that does not exceed \$500,000 if enrolling when first eligible. Any increase of more than one multiple of salary or any increase in salary multiple for any coverage amount that exceeds \$500,000 during a future open enrollment or qualifying life event is subject to EOI.*
Spouse or LDA Type A**	\$25,000, \$50,000, \$100,000, \$150,000 or \$200,000	Lesser of \$200,000 or an amount that does not exceed your combined Basic and Supplemental coverage	\$50,000 if enrolling for the first time. Any increase of more than one benefit level or any increase in coverage that exceeds \$50,000 during a future open enrollment or qualifying life event is subject to EOI.*
Child(ren) under the age of 26	\$5,000, \$10,000 or \$25,000	\$25,000	\$25,000

AD&D Insurance

Coverage For	Coverage Options	Maximum
Caregiver	1x, 2x, 3x, 4x or 5x base salary	\$2,000,000
Spouse or LDA Type A**	\$25,000, \$50,000, \$100,000, \$150,000 or \$200,000	\$200,000
Child(ren) under the age of 26	\$5,000, \$10,000 or \$25,000	\$25,000

* If EOI is required, your increased coverage begins as of the date indicated on the approval letter from the insurance company. Until EOI is approved, or if you fail to provide EOI when required, coverage defaults to the highest level that does not require EOI.

** LDA Type B dependents are not eligible for life or AD&D insurance coverage.

