



## **Voluntary Benefits**

### **Frequently Asked Questions**

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#### **When can I enroll in voluntary benefits?**

A team member can enroll in voluntary term life insurance or critical illness insurance as a new hire or newly eligible team member only. These benefits are not available during open enrollment or by completing an evidence of insurability process.

#### **Are my dependents eligible for the voluntary benefits?**

Your legal spouse and unmarried dependent children (birth to age 26) are eligible for enrollment in the plans. Lincoln only verifies eligibility at the time of a claim for any voluntary plans.

#### **What are the benefits of the voluntary insurance plans?**

**Voluntary Life Insurance:** Eligible team members and their eligible spouse and dependents may enroll in the voluntary life insurance plan. The team member must be enrolled in order to enroll a spouse or dependents.

- Team Member: \$10,000 increments up to a maximum of \$150,000
- Spouse: \$10,000 increments up to a maximum of \$30,000
- Dependent: \$10,000
- Team members can increase their own coverage annually by \$10,000 or \$20,000 during Open Enrollment if they are not yet enrolled in the maximum coverage.

**Voluntary Critical Illness:** Critical Illness provides a cash payment if you or your insured spouse or dependent sustains an event/illness covered under the policy even if you are receiving benefits from other insurance.

**Voluntary Accident:** The Voluntary Accident plan provides a cash payment for accidental injuries. The payment details are included in the Team Member Guide to Benefits.