

Voluntary Benefits Frequently Asked Questions

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 or decrease 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.