

Life and AD&D

Rutherford County offers life insurance and accidental death & dismemberment (AD&D) coverage to provide financial protection if you or a covered family member dies or are seriously injured. Coverage is provided through [The Hartford](#).

Employee life

If you're a full-time employee, the County provides basic life and AD&D insurance equal to \$30,000 — at no cost to you. You can add to this coverage by purchasing supplemental life and AD&D, as shown below.

| | Basic life and AD&D insurance | Supplemental life and AD&D insurance |
|-----------|--|---|
| Choose... | \$30,000 (provided automatically at no cost to you) ¹ | Up to 5x your annual salary or \$500,000 (in \$10,000 increments), whichever is less ^{1,2} |

¹ Your combined basic and supplemental life coverage cannot exceed \$500,000.

² May be subject to evidence of insurability (EOI) requirements. See page 15.

Dependent life

If you elect supplemental life for yourself, you can also elect life insurance coverage for your dependents. However, your spouse/domestic partner's total life insurance amount cannot exceed 50% of your supplemental life insurance amount.

| | Basic spouse/ domestic partner life | Supplemental spouse/ domestic partner life and AD&D | Child life |
|-----------|---|---|----------------------------------|
| Choose... | Up to \$25,000 (in \$5,000 increments) | Up to \$250,000 (in \$5,000 increments) ^{1,2} | \$5,000 or \$10,000 ³ |

¹ May be subject to evidence of insurability (EOI) requirements. See page 15.

² Spouse/domestic partner election cannot exceed 50% of your supplemental life election.

³ From 15 days to age 19, age 25 if you receive an income tax exemption for the child.