



# Metropolitan Library System

## *Benefit Overview*

### **Voluntary Dependent Life**

#### **Dependent Life Benefit Amount:**

Spouse:		\$5,000
Child(ren):	-	Live birth to 14 days: \$1,000
	-	14 days to 6 months: \$1,000
	-	6 months to 26 years: \$2,000

The following dependents are eligible for coverage under the plan:

- Your lawful spouse, including a legally separated spouse. You may not cover your spouse as a dependent if your spouse is enrolled for coverage as an employee.
- Your unmarried children from live birth but less than age 26.

Children include your own natural offspring, lawfully adopted children and stepchildren. They also include foster children and other children who are dependent on you for main support and living with you in a regular parent-child relationship. A child will be considered adopted on the date of placement in your home.

No dependent child may be covered by more than one employee in the plan.

No dependent child can be covered as both an employee and a dependent.

#### **Dependent Life Cost:**

Dependent Family Unit: \$2.50 per employee per month\*

\*Paid by the employee; premium deducted from the first paycheck each month.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.