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During City of Lincoln’s Annual Enrollment Period, employees who are currently enrolled in the Supplemental Life plan may increase their current coverage amount by one \$10,000 increment, not to exceed 5 times base annual earnings, up to the Guaranteed Issue Amount of \$250,000 with no Evidence of Insurability. If you did not enroll for the coverage at your first opportunity, or if you choose an amount of coverage that is in excess of the \$250,000 Guaranteed Issue Amount (up to the lesser of 5 times base annual earnings to a maximum amount of \$500,000), you must complete a Personal Health Application to be considered for any amount of coverage.

In addition, if you and your dependent spouse are enrolled in the Supplemental Dependent Life plan, you may increase your spouse’s coverage amount by one \$5,000 increment up to the Guaranteed Issue Amount of \$50,000, not to exceed 50% of your Supplemental Life benefit amount, with no Evidence of Insurability, or to a maximum of \$100,000 with Evidence of Insurability. Coverage elections will be effective on the first day of the new plan year, or on the date that the coverage is approved by The Hartford.