

Group Life Insurance:

- Pulaski County provides Basic life insurance for all employees, spouses, and eligible dependent children up to the age of 26 at NO COST to the employee
 - Employee \$10k
 - Spouse \$5k
 - Children \$2k
- These policies include a \$10k accidental death & dismemberment clause as well
- REDUCTIONS:
 - Employee coverage reduces to 65% at age 65 & to 50% at age 70
 - Spouse coverage reduces to 50% at 65

- ❖ Completing the form:
 - **Marital status**
 - **Dependent children**
 - **Beneficiaries**
 - **Must be over 18 years of age** (unless you have a trust or will in place)
 - Need to total 100%
 - Don't need SSNs, but do need complete address, DOB, and relationship
 - Contingent beneficiary is optional; will only receive payment if primaries are no longer living at the time of your death

- ❖ REMINDERS
 - **You can change beneficiaries at any time**
 - Review beneficiaries if you experience a life event