



VOLUNTARY SUPPLEMENTAL LIFE INSURANCE

What is Voluntary Supplemental Life Insurance?

Eligible county employees may apply for additional life insurance benefits for themselves, their spouse, and their eligible dependents. This is offered through Madison National Life Insurance – National Insurance Services. Approval of additional life insurance elections are subject to review by the underwriters of Madison National Life.

- **ELIGIBILITY:** Must work at least 20 hours per week to be eligible to apply
 - You may request this additional life insurance at any time! It does not have to be during open enrollment.
- **AMOUNTS:** (Click here for the [Supplemental Life Insurance Monthly Rates](#))
 - **For Employee:** \$5,000 increments to a max of \$500,000 not to exceed 5 times annual salary.
 - **For Spouse:** \$5,000 increments to the lesser of 50% of Employee's Voluntary Life amount or \$100,000 (*You must request Employee Voluntary Life in order to elect Spouse Voluntary Life*).
 - **For Child(ren):**
 - \$1,000 age 14 days to 6 months
 - \$10,000 age 6 months to age 18, or age 25 if full-time student.
- **SUBSEQUENT CHANGES:** You can add or decrease amounts to Employee or Spouse life insurance but the amounts must still meet the criteria as noted above.
- **Evidence of Insurability (EOI) form** required to be completed for the following:
 - For Employee request of additional life or subsequent changes
 - For Spouse request of additional life or subsequent changes
 - For Child(ren) – only required for LATE ENROLLEES
 - See the [EOI helpful hints](#) for tips on completing the Evidence of Insurability form
- **APPROVAL OF ADDITIONAL LIFE INSURANCE ELECTIONS:** Your request for additional life insurance(s) are subject to review by the underwriters of Madison National Life. They will notify you in writing through the mail if any additional information is needed and whether you are eligible.
- **HOW DO I REQUEST ENROLLMENT?** To apply, complete the [MNL Enrollment Form](#) (and applicable EOI) and submit original signed forms to Human Resources. If you have questions on completing these forms, please do not hesitate to contact Human Resources at 319.833.3009.
- **CAN I CHANGE MY BENEFICIARY(IES)?** Yes! You can change your beneficiaries at any time. Complete and submit the [MNL Change of Beneficiary Form](#) to Human Resources.
- **WHAT ARE THE ESSENTIAL FEATURES OF VOLUNTARY LIFE INSURANCE?** You can find this information such as definitions, what it means to be eligible, etc. on the [MNL Certificate-All Eligible EEs-Voluntary Supplemental Life](#).

For additional information see the Life Insurance section on our Human Resources webpage at <https://ia-blackhawkcounty.civicplus.com/657/Benefit-Forms-and-Information>.