

**The Correction Officers Benevolent Association
Basic & Supplemental Life Insurance**

Basic Life Insurance

The Correction Officers Benevolent Association provides a Basic Life Insurance Benefit, at no cost, to all its Members:

Members receive a \$10,000 life insurance benefit and \$10,000 accidental death & dismemberment benefit.

Spouses receive a \$10,000 life insurance benefit.

Children receive a \$2,000 life insurance benefit.

Supplemental Life Insurance - Member

Members have the option of buying additional life insurance for themselves and their spouses.

Members can elect an additional \$50,000, \$100,000 or \$200,000 for themselves. If the member enrolls supplemental coverage within 30 days of his/her eligibility, there is no medical evidence required. If the member elects this coverage after their initial eligibility or increases their original election later on, the member will need to submit a medical questionnaire.

The cost is based on the member's age. The cost, per pay period, is as follows:

Age	\$50,000	\$100,000	\$200,000
< 30	\$ 1.15	\$ 2.31	\$ 4.62
30-34	\$ 1.32	\$ 2.63	\$ 5.26
35-39	\$ 1.62	\$ 3.23	\$ 6.46
40-44	\$ 2.31	\$ 4.62	\$ 9.23
45-49	\$ 3.46	\$ 6.92	\$ 13.85
50-54	\$ 5.31	\$ 10.62	\$ 21.23
55-59	\$ 9.58	\$ 19.15	\$ 38.31
60-64	\$ 14.47	\$ 28.94	\$ 57.88
65-69	\$ 24.62	\$ 49.25	\$ 98.49
70-74	\$ 46.52	\$ 93.05	\$ 186.09

Supplemental Life Insurance - Spouse

If the member elects supplemental life for themselves, they can also elect supplemental life for their spouse. The spouse can have \$25,000, \$50,000 or \$100,000. The spouse can only have up to one half of the amount of supplemental life that the member has. For example, if the member has \$100,000 supplemental life, their spouse can elect \$50,000. Please note, for any amount in excess of \$25,000 (regardless of the member's amount), the spouse must submit a medical evidence form.

The cost of this coverage, per pay period, is as follows:

\$25,000	\$ 1.82
\$50,000	\$ 3.63
\$100,000	\$ 7.26