Increasing your Voluntary Life Insurance Coverage

With the Annual Benefit Increase, you can:

- Increase your coverage by $10,000 and increase your spouse’s coverage by $5,000 up to your policy’s guaranteed coverage amount ($140,000 for employee and $30,000 for spouse) during each year’s benefit enrollment period. Proof of good health is not required.
- Buy more coverage than the policy’s guaranteed amount or increase your current coverage by more than $10,000 by providing proof of good health.
- Continue to increase your coverage by a set amount each year ($10,000 or $5,000), if needed, up to the policy’s maximum benefit. No additional health information is needed.
- The cost is based on the current rate when the coverage is elected.

How the Annual Benefit Increase Works:

As an employee of the City, you can buy up to $500,000 of voluntary group term life insurance coverage, and as much as $140,000 without answering any health questions. If you do not buy the maximum amount initially at hire, you can increase your coverage by $10,000 each year by using the Annual Benefit Increase feature during the City’s annual enrollment period.

*Guaranteed coverage is the amount of voluntary group term life insurance you can elect without required health information; this amount is listed on the Benefit Summary provided by the City.*