



Tulsa Firefighters Group & Voluntary Life Insurance

Group Life Insurance:

The City of Tulsa provides Life Insurance for every Active Firefighter in the amount of 2 x salary up to a maximum of \$500,000. (Example: Annual Salary \$50,000 x 2 = \$100,000)

Firefighters may purchase Group Dependent Life coverage at the time of hire, or during a Qualifying Event for your spouse and children in the amount of \$20,000 and \$10,000 respectively. The cost of this coverage is \$2.90 per month.

Supplemental Life Insurance

The Tulsa Firefighters Health and Welfare Trust offers Active Firefighters the opportunity to increase your life insurance coverage with Supplemental Term Life Insurance.

You are eligible for Supplemental Life coverage if you are a full-time employee and have been employed for one year.

You may purchase the following amounts of Supplemental Term Life coverage without having to provide evidence of good health, provided you enroll on a timely basis, when first offered to Trust members in 2001, or as a new hire since that time.

- Firefighter: Up to the lesser of two times your salary or \$150,000
- Spouse: Up to \$30,000
- Each child under age 19: Up to \$10,000

You will be required to provide medical information or have a medical exam if you choose an amount of coverage above the maximum amount if you are a late enrollee.

Any Active Firefighter may purchase Supplemental Term Life Coverage at the Annual Open Enrollment in the following amounts:

- Firefighter: In \$10,000 increments to a maximum of \$510,000 for Group Life and Supplemental combined.
- Spouse: In \$10,000 increments to a maximum of \$50,000.
- Each child under age 19: Either \$5,000 or \$10,000 total.

If you did not enroll in the supplemental life program when initially offered, then you will have to answer medical questions for any amount of life insurance that you are applying for on yourself, your spouse or your children.

If you enrolled in the supplemental life program when first offered, you are eligible to purchase an additional \$10,000 guaranteed buy-up during the Annual Open Enrollment period. Any life insurance above the \$10,000 guaranteed buy-up will be subject to medical underwriting.

When you retire you may take this coverage with you. The coverage you purchased will reduce to 65% of face value at age 65, 40% of face value at age 70 and coverage terminates altogether at age 75.