



## **2025 M/C Life Insurance Update**

### **IMPORTANT NOTICE**

The 2025 Management/Confidential (M/C) Group Life Insurance Plan Update is in progress. If you have any questions regarding your enrollment in the plan or to make changes to your M/C Life Insurance coverage, please contact your Health Benefits Administrator (HBA).

### **AUTOMATIC CHANGES**

The annual update will result in automatic changes for:

- Enrollees who reach a higher premium age bracket as of September 1, 2025.
- Enrollees whose age (as of September 1, 2025) requires a reduction in coverage.
- Enrollees covered under multiple of annual salary who experience a change in their salary affecting their coverage amount, including maxing out the benefit at \$500,000.

### **CHANGES THAT ARE NOT AUTOMATIC**

You must contact your agency HBA if:

- You want to change your beneficiary.
- You have spousal coverage, and you divorced or your marriage has been annulled.
- You and your spouse are both enrolled as employees in the M/C Group Life Insurance Plan, and both are insuring children.
- Your dependent child has reached the age of 19 or if they are a full-time student, age 25.
- You want to change your status as a smoker. ,
- You want to increase or decrease your multiple of salary option.
- You are planning to retire and wish to cancel your M/C Life Insurance.

### **NEW PAYROLL DEDUCTIONS AND COVERAGE AMOUNTS**

| <b>Payroll</b>         | <b>First Paycheck with New Deduction</b> | <b>Effective Date of Changes in Life Insurance Coverage</b> |
|------------------------|--|---|
| Administration Current | 8/27/2025                                | 9/11/2025   |
| Institution Current    | 8/21/2025                                | 9/4/2025  |
| Administration Lag     | 9/10/2025                                | 9/11/2025   |
| Institution Lag        | 9/4/2025                                 | 9/4/2025  |

If you believe an error has occurred in your salary-based coverage, you must report it to your HBA no later than September 30, 2025.

### **REDUCTION IN COVERAGE**

For members 65 and over, there may be reductions in your coverage. Please refer to the M/C Life Insurance Book for further information.