

Life and AD&D Insurance

Administered by New York Life Insurance

Northwest Kidney Centers provides basic life and accidental death and dismemberment (AD&D) insurance through New York Life Insurance at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates.

	How it Works	Basic Life and AD&D (company paid benefit)	Voluntary Life and AD&D (Employee paid benefit)
Life	Your beneficiaries receive this benefit if you pass away	Lesser of 1x annual earnings up to \$300,000	<p>You: Increments of \$10,000; lesser of 5x annual earnings up to \$500,000;</p> <p>Your spouse: Increments of \$5,000 up to \$250,000 (not to exceed 50% off EE's amount);</p> <p>Your child(ren): Birth to 14 days: \$500; 14 days to 6 months: \$1,000; 6 months up to 26 years: \$10,000 (not to exceed 100% of EE's amount)</p>
AD&D	You (or your beneficiaries) receive this benefit if you pass away or are seriously injured in an accident	Lesser of 1x annual earnings up to \$300,000	An amount mirroring your voluntary life election amount.
Benefits Reduce To:	Benefits begin to reduce at age 65 and terminate at retirement		

When newly eligible, you can elect up to the guarantee issue amounts without medical underwriting (Employee: lesser of 5x earnings or \$200,000/Spouse: \$40,000). When you apply for coverage as a late entrant, any amount for which you apply will require underwriting.

Keep Your Beneficiaries Up to Date

It is important to designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Please make sure to keep the person's information updated so your benefit is paid according to your wishes. This information is held in ADP

Disability Insurance

Northwest Kidney Centers also provides disability insurance through New York Life Insurance. This benefit replaces a portion of your income if you become disabled and are unable to work.

	How it Works	Who Pays for the Benefit
Short-term Disability	You receive 60% of your income up to \$2,308 per week. Benefits begin after 7 calendar days of absence from work and continue for up to 26 weeks.	Company
Long-term Disability	You receive 60% of your income up to \$10,000 per month. Benefits begin after 180 calendar days when short-term disability benefits end and continue until you reach the Social Security Normal Retirement Age or to age 65.	Company