

North Country Health Systems, Inc. EOI Rules 69893-8

Employee Basic Life		2 x Your Basic Annual Earnings		EOI N/A: All Guarantee Issue			
Election Amounts		Coverage on the Policy effective date continued from the Policy Holder's prior plan	Enrollment for Supplemental coverage on the policy effective date for employees who had no supplemental coverage under the policy holders prior plan	New Hire / Newly Eligible	All other enrollments for new supplemental coverage more than 31 days after the date you become eligible for supplemental coverage	All other enrollments for an increase to existing supplemental coverage	Enrollment at a scheduled enrollment period for an increase to existing supplemental coverage when total coverage does not exceed the guarantee issue amount
Employee Supplemental Life	\$10,000 to \$500,000 in increments of \$10,000 not to exceed 5 times your basic Yearly Earnings	N/A	Any amount over the \$50K	EOI required for more than \$50k	All Amounts	All Amounts	All increased amounts that exceed one plan increment (\$10K)
Election Amounts		Coverage on the Policy effective date continued from the Policy Holder's prior plan	Enrollment for Supplemental Spouse coverage on the date this rider is available to the eligible class of Employee to which you belong, for employees who had no supplemental spouse coverage under the policy holder's prior plan	Initial eligibility for supplemental spouse coverage after the date this rider is available to the eligible class of employees to which you belong	All other enrollments for new Supplemental spouse coverage more than 31 days after the date you become eligible for supplemental spouse coverage	All other enrollments for an increase to existing supplemental spouse coverage	Enrollment at a scheduled enrollment period for an increase to existing supplemental spouse coverage when the total coverage does not exceed the guarantee issue amount
Spouse Supplemental Life	\$10,000 to \$500,000 in increments of \$5,000, not to exceed 100% of the Employee Supplemental Life Election		Any amount over \$25K	EOI required for more than \$25k	All Amounts	All Amounts	All increased amounts that exceed one plan increment (\$5K)
Child Supplemental Life	n/a - Guarantee Issue						