

Modified Open Enrollment September 2-October 31, 2025

Coverage	Current level	Allowed to increase up to
Group Term Life Insurance	Not enrolled	\$20k or 1x BAE
(member)	\$20k	1x BAE
	1x BAE	2x BAE
	2x BAE	3x BAE
	3x BAE	4x BAE
	4x BAE	5x BAE
	5x BAE	Already at max
Group Term Life Insurance	Not enrolled	\$20k
(spouse)	\$20k	\$50k
	\$50k	\$75k
	\$75k	\$100k
	\$100k	Already at max
Short-Term Disability	Not enrolled	\$400
	\$100	\$400
	\$200	\$400
	\$300	\$500
	\$400	\$600
	\$500	\$700
	\$600	\$700
	\$700	Already at max
Long-Term Disability	Not enrolled	50%
	50%	60%
	60%	Already at max