Life Insurance

The Company offers basic life, optional life, and spousal life insurance benefits to eligible employees. Benefits eligibility varies by employee group. Union-represented employees should also refer to their collective bargaining agreements. The Hartford is the provider of life insurance benefits.

The company provides you with a basic term life insurance policy. There is no cost to you for this coverage, which is equal to one-times your annual basic salary, not to exceed $500,000.

You may have the option to purchase additional employee life insurance through The Hartford. You can purchase this coverage in multiples of one to four times your annual basic salary.

You may also purchase spousal life insurance for your spouse. You can purchase this coverage in multiples of one to two times your annual basic salary. Premiums are based on your age.

If your spouse is a benefits-eligible Star Tribune employee, you cannot elect spousal life insurance, as the definition of an eligible spouse under our contract with The Hartford does not include a spouse who is eligible for employee coverage under the same group policy.

During open enrollment, you may add or increase optional or spousal life coverage; however, evidence of insurability (EOI) will be required. If your coverage is approved, the new/increased coverage will be effective, and the new payroll deduction will begin the first of the month following the approval date.