

## **Important Changes for the Upcoming Benefit Year:**

- Exempt employees – Basic life insurance and supplemental life insurance are now provided through Minnesota Life. This new contract, which began Jan. 1, 2014, includes lower rates for supplemental life coverage. In addition, eligible dependents may be covered under the supplemental life plan until age 26.
- Beginning July 1, 2014, emergency room copayments will count toward your annual out-of-pocket maximum.