

# Life Insurance

Life Claims Line: 888-563-1124  
Group #: 285771



Business Insurance  
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Home

## Frequently Asked Questions

<b>Q:</b>	<b>When can I enroll in life insurance?</b>
<b>A:</b>	You may enroll in life insurance at any time after you've gained benefit eligibility because contributions are post-tax. To make a change, report a life event in HR Link to open a 7-day enrollment window.
<b>Q:</b>	<b>Why is my election suspended?</b>
<b>A:</b>	Any elections to life insurance coverage made outside of your new hire enrollment window, are subject to Proof of Good Health before coverage is approved. Proof of Good Health is also required for any elections over the Guaranteed Issue amount. See Benefits Flipbook for additional information.
<b>Q:</b>	<b>What is Proof of Good Health?</b>
<b>A:</b>	Proof of Good Health is a record of your past and current health events. This is used by The Hartford to verify whether you meet the definition of good health and are eligible for the amount of insurance coverage for which you elected.
<b>Q:</b>	<b>Can I purchase coverage for just my spouse and/or dependent child(ren)?</b>
<b>A:</b>	If you wish to purchase coverage for your spouse and/or dependent child(ren), you must first purchase and be approved for coverage for yourself.
<b>Q:</b>	<b>What are the Guaranteed Issue amounts?</b>
<b>A:</b>	As a new hire, you can elect coverage up to the Guaranteed Issue (GI) amount without having to provide proof of good health. The Guaranteed issue amounts are as follows: <ul style="list-style-type: none"> <li>• \$500,000 for you</li> <li>• \$50,000 for your spouse</li> </ul> 10% of your coverage amount, up to \$10,000, for qualified dependent children.

Have questions?

Submit a Service Request through HR Link or call **866-395-8083** option #1

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