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insurance coverage is available to our employees and their dependents, the optional insurance coverage is available to our employees and their dependents, the premiums are based on gender, smoker / non-smoker status and age. Should a death or other benefit become payable, the insurance provider may request identification from the insured individual.

is a dependent of the employee. For example, if an employee divorces their spouse, and the spouse is no longer covered under the benefit plan, a copy of divorce decree will be required for the employee records to be updated.

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