



## Basic Term Life with Accidental Death & Dismemberment (AD&D) Insurance And Optional Term Life with AD&D Insurance can provide money for your family if you die or are diagnosed with a terminal illness

### How does Basic Term Life work?

Your employer is offering you this Basic Term Life at no cost to you. You keep coverage for a set period of time, or “term.” If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

AD&D Insurance is also available, which can pay a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

### Who can get Basic Term Life coverage?

If you are actively at work at least 30 hours per week, you can receive coverage for:

Full-Time	You can receive a benefit amount of \$10,000.
Exempt	You can receive a benefit amount of \$25,000.

### Who can get Accidental Death & Dismemberment (AD&D) coverage?

Full-Time	You can receive an AD&D benefit amount of \$10,000.
Exempt	You can receive an AD&D benefit amount of \$25,000.

No questions or health exams required for AD&D coverage.

### How does Optional Term Life work?

You choose the amount of coverage that’s right for you, and you keep coverage for a set period of time, or “term.” If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

AD&D Insurance is also available, which pays a benefit if you survive an accident but have certain serious injuries. It pays an additional amount if you die from a covered accident.

### Who can get Optional Term Life coverage?

If you are actively at work at least 30 hours per week, you may apply for coverage for:

You	Choose from \$10,000 to \$300,000 in \$10,000 increments, up to 7 times your earnings. You can get up to \$200,000 with no health questions. This is your guaranteed issue amount.
Your Spouse	Get up to \$150,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 50% of the coverage amount you purchase for yourself. Your spouse can get up to \$50,000 with no health questions, if eligible (see delayed effective date.) This is their guaranteed issue amount.
Your Children	Get up to \$10,000 of coverage in \$2,000 increments if eligible (see delayed effective date.) One policy covers all your children until their 19th birthday -or until their 26th birthday if they are full-time students. The maximum benefit for children live birth to 6 months is \$1,000.

### Who can get Accidental Death & Dismemberment (AD&D) coverage?

You	Get up to \$300,000 of AD&D coverage for yourself in \$10,000 increments to a maximum of 7 times your earnings.
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No questions or health exams required for AD&D coverage. Delayed Effective Date: If your spouse or child has a serious injury, sickness, or disorder, or is confined, their coverage may not take effect. Payment of premium does not guarantee coverage. Please refer to your policy contract or see your plan administrator for an explanation of the delayed effective date provision that applies to your plan.

## What else is included?

### “Living” Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 75% of your life insurance benefit (up to \$500,000) while you are still living. This amount will be taken out of the death benefit and may be taxable.

### Waiver of premium

Your cost may be waived if you are totally disabled for a period of time.

### Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work.

Employees or dependents who have a sickness or injury having a material effect on life expectancy at the time their group coverage ends are not eligible for portability.

