



# Protection for you and your loved ones

## Life insurance benefit summary



### The importance of Life insurance

The right life insurance coverage can help protect your loved ones and help provide financial stability when they need it most. They can use the benefit to fund a child's education, pay off a mortgage or pay for everyday expenses.



Watch this quick video to learn more

### Did you know?



More than 1/3 of households would feel the financial impact in less than 6 months if the primary wage earner died.<sup>1</sup>

Today, few have the coverage they need. And 48% of households (60 million) have an average life insurance coverage gap of

# \$200,000



## Basic Life/AD&D Benefit plan and features

**Class definition:** Class 1 – All Active Full Time Employees working the required number of hours per week

Coverage Details	Employee
Life Benefit Amount	\$15,000
Life Maximum Benefit	\$15,000
Guaranteed Issue Amount	\$15,000
Life Age Reduction	
Age 65 but less than 70	65%
Age 70 but less than 75	50%
Age 75 or over	35%

**Coverage Details****Employee**

*Any reduction pursuant to this provision will take place on the next Policyholder anniversary date*

Accelerated Death Benefit	75% up to \$250,000
Waiver of Premium	Included
Conversion	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum
AD&D Age Reduction	Matches Life

**AD&D Features****Employee**

Common Carrier Benefit	Included
Exposure/Disappearance Benefit	Included
Rehabilitation/Physical Therapy Benefit	Included
Seatbelt and Airbag Benefits	Included



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(866) 274-9887  
with any questions  
you may have.**

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<sup>1</sup>2022 Insurance Barometer Study, Life Happens and LIMRA.

<sup>2</sup>limra.com/en/newsroom/news-releases/2021/industry-associations-unite-to-help-address-the-life-insurance-coverage-gap-in-the-united-states/, accessed August 2022.

## Important Information

**Limitations and exclusions:** The following is a summary. A complete list of applicable exclusions and limitations are included in the policy and certificate. State variations may apply. AD&D Benefits may not be payable for injuries caused or contributed to by or incurred: physical or mental illness or disease or related medical treatment, infection not occurring as a direct result of accidental bodily injury, suicide or intentionally self-inflicted injury, war or act of war, while incarcerated, participating in a felony or illegal activity, intoxication, voluntary drug use unless administered by and used as instructed by a physician or for over-the-counter drugs in accordance with manufacturer's instructions, participation in certain activities involving an increased risk of injury as listed in the policy and certificate (ex: mountain climbing, sky diving).

**This policy provides limited benefits:** The policy has limitations and exclusions. Optional riders and/or features may incur additional costs. For costs and complete details of the coverage, please see the actual policy or contact your benefits representative. Benefits payable are subject to all terms and conditions of the certificate. Plan documents are the final arbiter of coverage. Policy contract forms: ICC18 MOEBPLI; ICC18 AXEBPLI; MOEBP0618 LI; AXEBP0618 LI; and state variations.

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