



# 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	Spouse	Child
Life Benefit Amount	\$15,000	\$5,000	Live birth to age 26: \$2,500
Life Maximum Benefit	\$15,000	\$5,000	\$2,500
Guaranteed Issue Amount	\$15,000	\$5,000	\$2,500
Life Age Reduction			
Age 65 but less than 70	65%	None	None
Age 70 but less than 75	50%	None	None
Age 75 or over	35%	None	None

Coverage Details	Employee	Spouse	Child
<i>Any reduction pursuant to this provision will take place on the next Policyholder anniversary date</i>			
Accelerated Death Benefit	75% up to \$250,000	75% up to \$250,000	Not Applicable
Waiver of Premium	Included	Included	Included
Conversion	Included	Included	Included
Accidental Death & Dismemberment (AD&D) Benefit Amount	100% of Life Insurance Benefit	100% of Life Insurance Benefit	100% of Life Insurance Benefit
AD&D Maximum Benefit	Matches Life Insurance Maximum	Matches Life Insurance Maximum	Matches Life Insurance Maximum
AD&D Age Reduction	Matches Life	None	None

AD&D Features	Employee	Spouse	Child
Common Carrier Benefit	Included	Not Applicable	Not Applicable
Exposure/Disappearance Benefit	Included	Included	Included
Rehabilitation/Physical Therapy Benefit	Included	Included	Included
Seatbelt and Airbag Benefits	Included	Included	Included



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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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