



PLAN FEATURES

- Employees may choose from two options available, a **10,15,20, 30 year**. The **10 year term** is renewable for one additional period at the insured's attained age.
- Guaranteed-issue amounts are available.
- Employees do not have to take a physical to be eligible for coverage
- A Basic Accidental Death, Loss of Sight and Dismemberment Benefit is built into the plan. **An additional 10%** of the Death Benefit is payable for covered losses.
- The Accidental Death, Loss of Sight and Dismemberment Benefit **Rider is included with the plan**, and pays an **additional benefit** for covered losses.
- A Waiver of Premium for Total Disability Benefit is built into the plan (for employee only) and waives all plan premiums if the insured is totally disabled for more than six consecutive months.
- An Accelerated Benefit for Terminal Illness is built into the plan and will pay 50% of the Death Benefit if an insured is diagnosed with a terminal illness.
- Premiums are paid by convenient payroll deduction.
- This plan is portable, which means your employees can take the coverage with them (with certain stipulations).

Guaranteed-Issue

10 Year Term

All Eligible Employees: up to \$100,000 for Employees and up to \$50,000 for Spouses and \$10,000 per child with no participation requirement in the Term Life plan.

15,20,30 Year Term

All Eligible Employees: up to \$50,000 for Employees and up to \$25,000 for Spouses and \$10,000 per child with no participation requirement in the Term Life plan.

INDIVIDUAL ELIGIBILITY

Issue Ages

10,15-Year Term

Employee: 18–70

Spouse: 18–70

Children: 15 days–25 years

20-Year Term

Employee: 18–65

Spouse: 18–65

Children: 15 days– 25 years

30-Year Term

Employee: 18-55

Spouse: 18-55

Children; 15 days – 25 years

Not a complete benefit listing please see contract