



Group Life \$20,000 with Dependent Life (ID)

Summary of Benefits

Employee Life and Accidental Death & Dismemberment Benefit

Full Time Employees **\$20,000**

Dependent Life Benefit

Spouse..... **\$2,000**

Children 15 days to 6 months..... **\$100**

Children 6 months to 25 years of age..... **\$1,000**

An employee must be enrolled before their dependents can be covered. Dependent children are eligible from 15 days to age 21. Children will continue to be eligible up to age 25 if they are unmarried full time students and are financially dependent upon the employee.

Conversion Privilege

An employee and their dependent(s) may convert group life Insurance coverage, without evidence of insurability, to an individual life insurance policy during the 31 day period following termination of employment.

Accelerated Death Benefit

If an insured is diagnosed as terminally ill (life expectancy of 12 months or less), prior to attainment of age 60, a portion of the death benefit can be paid as an accelerated death benefit. The benefit cannot exceed 80 percent of the death benefit. No minimum period of coverage required.

Accidental Death & Dismemberment Insurance

The benefit is payable when an insured employee suffers a loss* as a result of an accidental bodily injury sustained in an accident.

* This is only a summary of benefits. Please refer to the certificate for a complete description of your benefits.