



## Summary of Benefits

**Group Life \$30,000**

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### Employee Life and Accidental Death & Dismemberment Benefit

Full Time Employees ..... **\$30,000**

### Conversion Privilege

An employee 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.

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