

# Voluntary Group Term Life and Accidental Death & Dismemberment



*A simple, economical way to plan for your and your family's future. The voluntary coverage is payroll deducted and sponsored by your employer at a conveniently cost effective rate.*

*Most families depend upon each paycheck to pay expenses and plan for the future. In the unexpected event of death, life insurance provides immediate financial assistance for you and your family when it is most needed.*

## Voluntary Group Term Life benefit options...

- \$10,000 to a maximum of \$500,000, in increments of \$10,000.
- If you and/or your spouse elect at least \$10,000 of Voluntary Group Term Life coverage and the minimum group employee participation requirements are met during the initial enrollment period, you will be eligible for \$10,000 of additional coverage without evidence of insurability, up to the group's guarantee issue level during the next open enrollment.
- Voluntary group term life benefits do not reduce.
- A one-year suicide exclusion applies to Voluntary Group Term Life coverage.

## You are eligible if...

- You are currently employed, work full-time (at least 20 hours per week unless otherwise mandated by your employer) and have satisfied your group's waiting period.

You must be covered under your employer's group life plan to enroll for Voluntary Group Term Life in VT, SD and OR. The spouse benefit is limited to 50% of the employee benefit in WY. In addition, coverage may not exceed the employee benefit in VT and WA. In TX, the spouse benefit may not exceed the amount for which the employee is eligible.

\*Employee only

## Life insurance can be purchased for your children...

at an inexpensive cost. You have the option of choosing from two plans:

- \$5,000
- \$10,000

Each plan will cover your children from 15 days to 6 months for \$100 of term life insurance. Children of the age 6 months to 18 years (23 years if full-time student) who depend on you for support are covered for the full amount elected.

If you elect this coverage, your unmarried dependent children (who are not in the active military service) will be insured without medical underwriting.

A person cannot be insured as an employee and as a dependent under this benefit. If both the husband and wife are covered as insureds under a policy, only one may enroll for coverage on dependent children.

## Your personal monthly premiums...

are based upon your age and the industry in which you are employed. Your monthly premiums will depend on the amount of insurance selected. Premiums will increase in accordance with the applicable rate table, as your age and/or your spouse's age increases - refer to your group's rate grid.

## You must designate a beneficiary...

on your enrollment application and may change your beneficiary at any time.

Should you elect for spousal or dependent children coverage you, the employee, will automatically be the beneficiary of the policy proceeds on your spouse and dependent child(ren).

## Additional Voluntary Group Term Life features...

- Portability
- Waiver of Premium\*
- Conversion
- Accelerated Death Benefit\*

## Accelerated Death Benefit Disclosure:

If you have a Voluntary Term Life Insurance benefit of at least \$20,000, you are eligible for an Accelerated Death Benefit (ADB). The ADB is equal to 50% of your Voluntary Term Life Insurance amount and may not exceed \$150,000. We will pay an accelerated benefit if we receive due written proof that you are terminally ill with less than 12 months to live. Payment of an accelerated benefit will reduce the death benefit otherwise payable to your designated beneficiary.



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Following the payment of an accelerated death benefit, your life insurance premium will be calculated on the amount of life insurance remaining in force after deducting the amount of the accelerated benefit

The Accelerated Death Benefit offered under the Policy is intended to qualify for favorable tax treatment under the Internal Revenue Code of 1986. If the Accelerated Death Benefit qualifies for such favorable tax treatment, the benefits will be excluded from the insured Employee's income and not subject to federal taxation. Tax laws relating to Accelerated Death Benefits are complex. The insured Employee is advised to consult with a qualified tax advisor about circumstances under which he or she could receive the Accelerated Death Benefits excludable from income under federal law.

Receipt of the Accelerated Death Benefit payment may affect the insured Employee, his or her spouse, or his or her family's eligibility for public assistance such as medical assistance (Medicaid), Aid to Families with Dependent Children (AFDC), Supplementary Social Security Income (SSI), and drug assistance programs. The insured Employee is advised to consult with a qualified tax advisor and with social service agencies concerning how receipt of such payment will affect the insured Employee, his or her spouse, or his or her family's eligibility for public assistance.

### Voluntary Group Accidental Death and Dismemberment (AD&D)

You have the option of purchasing Voluntary AD&D coverage. However, Voluntary AD&D may not be purchased separately. You must apply for Voluntary Group Life insurance if you wish to select Voluntary AD&D coverage.

Satisfactory Evidence of Insurability may be required for Voluntary Group Life insurance. If your application for life insurance is declined, no AD&D coverage will be issued.

**Individual Plan** - allows you to choose a benefit amount up to \$500,000, in increments of \$10,000.

**Family Plan** - allows you to insure your spouse and/or dependent children. The spouse benefit is equal to 50% of your benefit, and each child is covered for 10% of your benefit amount.

- Voluntary Group AD&D pays a benefit in the event of death or dismemberment within 365 days of the date of a covered accident. The benefit will be paid as follows:

For	Amount Payable
Loss of life	Full benefit
Loss of two or more members	Full benefit
Loss of one member	One half of benefit
Loss of thumb and index finger on same hand	One quarter benefit

"Member" means hand, foot, sight, speech or hearing. Loss will be completely defined in your certificate of insurance.

- Benefit amounts for insured persons over the age of 69 will be equal to the following schedule:

Age	Principal Sum Equal to	Age	Principal Sum Equal to
70-74	65% of benefit	80-84	30% of benefit
75-79	45% of benefit	85+	15% of benefit

### Voluntary Group AD&D additional features:

- Seat Belt Benefit
- Air Bag Benefit
- Education Benefit
- Repatriation Benefit
- Common Disaster Benefit

### Voluntary Group AD&D Limitations

We will not pay any benefit for any Loss that, directly or indirectly, results in any way from or is contributed to by:

- Any disease or infirmity of mind or body and any medical or surgical treatment thereof.
- Any infection, except a pus-forming infection of an accidental cut or wound.
- Suicide or attempted suicide, while sane or insane.
- Any intentionally self-inflicted Accident.
- War, declared or undeclared, whether or not the insured person is a member of any armed forces.
- Travel or flight in an aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft.
- Commission of, participation in, or attempt to commit an assault or felony.
- Being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse.
- Intoxication as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if the jurisdiction in which the Accident occurred does not define intoxication. Conviction is not necessary for a determination of being intoxicated.
- Active participation in a Riot.

### How to Enroll

Simply complete the provided enrollment form(s) and indicate the amount of Voluntary Group Term Life/AD&D coverage you would like for you and your family. Depending on the amount of Voluntary Group Term Life coverage, you and/or your spouse may be required to complete a health questionnaire – coverage will only become effective if the company approves your application.

Once completed, return the provided enrollment form(s) promptly to your employer for processing.

*\*This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.*

*Product availability and product features may vary by state. Refer to your certificate for complete details and limitations of coverage. (FDL Policy number FDL1-2230-999)*



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