

Basic Group Life Coverage and Accidental Death and Dismemberment (AD&D) is term insurance paid by your employer for eligible full-time employees; the volume amount is \$20,000.00 and can be found at the top of your initial benefit enrollment form. You may purchase additional life and AD&D coverage for you and your dependents.

Employee Basic Life and Accidental Death and Dismemberment (AD&D)

Group Term Life Insurance is provided to eligible full-time employees. This benefit includes Accidental Death and Dismemberment which is provided in addition to and equal in amount to the Basic Life in the event of an accidental death.

- **WAIVER OF PREMIUM** You may continue your coverage in the event of disability.
- **LIVING BENEFIT** If you have a terminal illness, you may elect to receive up to 50% of the life benefit under certain conditions.
- **CONVERSION OPTION** You may convert this to an individual policy upon leaving employment. Beginning
- **BENEFIT DECREASES** at age 70.

Refer to the Certificates of Insurance for details at www.employersresource.com

When you have Basic Group Life Coverage and AD&D, you also become eligible to purchase additional life and AD&D coverage at your expense.

What is Additional Life (also referred to as Buy-Up/Enhanced Optional Life)?

Additional Life is an easy way to protect your family's lifestyle. It is affordable group term life insurance. You choose how much Additional Life you, your spouse and your children need. Payments for Additional Life are made through easy payroll deductions.

What are the Additional Life Benefits?

Employee: You can buy from \$10,000 to \$250,000 in \$5,000 increments.

Spouse: Your spouse can have from \$5,000 to \$125,000 of Additional Insurance, in \$5,000 increments, but no more than 75% of the coverage amount (basic and additional life combined) on your life.

Children: Each of your children (including stepchildren) may be covered for \$5,000 or \$10,000 through age 26.

What is Guarantee Issue and When is Coverage Effective?

As a new employee you may purchase up to \$100,000 for you, \$25,000 for your legal spouse, and \$5,000 or \$10,000 for your children during the initial enrollment period on a guarantee issue basis (with a qualified answer to a hospitalization question), but not more than 31 days following your effective date of coverage. If you purchase more than the guarantee issue amount or enroll after your initial enrollment period, coverage is effective the first of the month following the date the carrier approves you or your dependent's coverage (The Basic Life Coverage provided to the employee is separate and not included in the guarantee issue amount).

Who Pays for Additional Life?

You pay for Additional Life through payroll deduction. To determine your monthly premium for Additional Life, please refer to the chart below. Payroll deducted premium payments begin a month prior to the effective date.

Per \$5,000 of coverage		
Age	Employee Cost	Dependent Cost
<25	\$.29	\$.31
25 to 29	\$.34	\$.43
30 to 34	\$.46	\$.55
35 to 39	\$.54	\$.61
40 to 44	\$.60	\$.80
45 to 49	\$.90	\$ 1.16
50 to 54	\$ 1.38	\$ 2.03
55 to 59	\$ 2.58	\$ 3.18
60 to 64	\$ 3.96	\$ 5.58
65 to 69	\$ 7.62	\$ 9.67
70+	\$ 12.36	\$ 15.49

If you have children, they can be covered for only \$1.49 per month for \$5,000 in coverage. The \$1.49 premium covers all eligible children. The premium for \$10,000 in coverage is \$2.98 and covers all eligible

During your enrollment period, documents will be distributed to assist you with elections and changes. For benefit questions, you may contact your employer or call Employers Resource at 1-866-214-9506