



Insurance for every step of life.

Voluntary Life and AD&D Insurance

Small Group Coverage

(10-25 Lives)

For _____

How the Plan Works

Life is full of many twists and turns. LifeMap Voluntary Life and AD&D coverage protects your family's future, no matter what life may throw your way.

- Eligibility Requirement**
 If you are a full-time active employee working the minimum number of hours per week as required by your employer, you will be eligible for these benefits.
- Who pays for the coverage?**
 Voluntary Life and AD&D Insurance premiums are paid by you, the employee, through payroll deduction.
- Dependent Eligibility Requirement**
 Dependents must be a Legal Spouse and/or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guarantee Issue**
 Enroll within 31 days of your initial eligibility date. The Guarantee Issue amount is determined based on participation. Review with your employer to determine if you are required to complete our Evidence of Insurability form for coverage.
- Step-Up Guarantee:** If the group's minimum participation requirement is met and you enroll for at least \$10,000 when you are first eligible for coverage, you may increase your benefit amount during Annual Enrollment, up to the guarantee issue amount, in increments of \$5,000 without requiring evidence of insurability.
- *Washington based Employer Groups only –** Spouse and Child(ren) coverage amounts may not exceed 100% of Employee's coverage amount. Child(ren) can only be covered when the Employee elects coverage.

LifeMapCo.com
1 (800) 794-5390

Benefits Summary

Plan Benefits

Employee Life and AD&D Insurance	\$5,000 increments, from a minimum of \$10,000, to a maximum of the lesser of: 5 X Annual Earnings; or, \$300,000
Spouse Life and AD&D Insurance*	\$5,000 increments, from a minimum of \$10,000, to a maximum of \$300,000
Child(ren) Life and AD&D Insurance*	\$2,000 increments to a maximum of 10,000 (Child(ren) can only be covered when Employee or Spouse elect coverage.

Guarantee Issue Amount

Employee	Minimum participation requirements apply
Spouse	
Dependent Child(ren)	\$10,000

Plan Features

Accelerated Benefit – Voluntary Life Only	A covered employee or spouse who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion – Voluntary Life Only	Voluntary Life may be converted to an individual policy, without proof of insurability, within 31 days of loss of eligibility.
Portability – Voluntary Life Only	Voluntary Life may be ported without proof of insurability within 31 days of termination. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium – Voluntary Life Only	Voluntary Life coverage may be continued without payment of premium if a covered employee or spouse becomes totally disabled prior to age 60 (proof of disability required). Coverage may be continued up to age 65.

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 50% at age 70, and to 35% at age 75.

Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

- | | |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> Adaptive Home/Vehicle Benefit Rehab Benefit Air Bag and Seat Belt Spouse and Child Education | <ul style="list-style-type: none"> Coma Day Care Exposure and Disappearance Felonious Assault |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------|

This summary is provided for your convenience only and is not intended to be inclusive of all policy exclusions, limitations or provisions. Please see your Certificate of Coverage for benefit details. LifeMap is not liable for any errors or omissions in this document. If there is any discrepancy between this document and the master policy, master policy provisions will prevail. Benefits may not be available in all states. Contact your Group Administrator if you have any questions.

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Additional Benefits

- **Travel Assistance**
When traveling 100 or more miles away from home, or outside of your home country, you can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world.
- **Repatriation**
If death occurs more than 100 miles from your primary residence, a benefit may be payable to prepare and ship your body to the place of burial or cremation.
- **Seat Belt**
If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Voluntary Life and Voluntary AD&D benefits described above.

Limitations & Exclusions

Life: Suicide, intentionally self-inflicted injury; or any attempts to injure oneself are excluded during the first two years of coverage or increase of coverage. **(not applicable for Washington based Employer Groups).**

- **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
 - suicide, self-inflicted injuries, or such attempts;
 - active participation in a riot;
 - war or act of war;
 - military service for any country;
 - committing or attempting to commit an assault or felony;
 - sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;
 - heart attack or stroke;
 - bodily infirmity or disease from bacterial or viral infections not the result of an injury;
 - taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed and used/consumed in accordance with the directions of the prescribing physician or administered by a licensed physician.
 - travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;
 - the insured person's intoxication

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