

## Basic Life and AD&D Insurance

Express Group Coverage through LifeMap for effective dates 12/2017 and later.



For

Plan Basics	
<p><b>Life:</b> If you die, LifeMap pays a lump sum benefit to your beneficiary(ies).</p> <p><b>AD&amp;D:</b> If you lose a limb, sight, hearing or become paralyzed in a covered accident, we pay you a percentage of the benefit based on your loss.</p>	
Eligibility Requirement	
<p>If you are a full-time active employee working a minimum of 30 hours per week you will be covered with these benefits. If applicable, dependents must be a Legal Spouse, State Certified / Registered Domestic Partner (Oregon / Washington), and/or child(ren) up to age 26 of the covered employee to be eligible for coverage.</p>	
Who pays for coverage?	
<p>Life and AD&amp;D Insurance premiums may be paid for solely by your employer. If you are sharing the cost with your employer, your portion of the monthly premium will be deducted directly from your paycheck.</p>	
Plan Features	
Accelerated Benefit – Life Only	A covered employee 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.
Waiver of Premium – Life Only	Life coverage continued without payment of premium if insured becomes totally disabled prior to age 60 (proof of disability required). Coverage may be continued up to age 65.
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.

Plan Summary	
Employee Life and AD&D Insurance	
Spouse Life and AD&D Insurance	
Child(ren) Life and AD&D Insurance	
Guarantee Issue Amount	
Elections up to this amount are guarantee issue and do not require Evidence of Insurability approval. (subject to participation requirements)	
Employee	
Spouse	
Child(ren)	
Limitations and Exclusions	
<p><b>Life:</b> No restrictions or exclusions regarding time, place or circumstances of death.</p> <p><b>AD&amp;D</b> benefits are not payable for death or dismemberment caused by or as result of:</p> <ul style="list-style-type: none"> <li>• suicide or such attempts;</li> <li>• participation in a riot;</li> <li>• war or act of war;</li> <li>• military service for any country;</li> <li>• committing or attempting to commit an assault or felony;</li> <li>• sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;</li> <li>• heart attack or stroke;</li> <li>• bodily infirmity or disease from bacterial or viral infections not the result of an injury; or</li> <li>• 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.</li> <li>• travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;</li> <li>• the insured Employee's intoxication</li> </ul>	

[www.LifeMapCo.com](http://www.LifeMapCo.com)

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