

Voluntary Life and AD&D Coverage

LifeMap Assurance offers lines of coverage that small groups need. Our Voluntary Life policy includes a matching amount of Accidental Death and Dismemberment (AD&D) coverage which provides a benefit for a covered loss as a result of an accident.

Voluntary Life and AD&D		
Benefit Options	2-9 Employees	10-25 Employees
Employee Voluntary Life/AD&D amounts	From \$10,000 up to \$100,000 in \$10,000 increments	From \$10,000 minimum up to a maximum of the lesser of: 5 times annual earnings; or \$300,000, in \$5,000 increments
Spouse Voluntary Life/AD&D amounts (Domestic partners covered at your option and when required by the State)	From \$10,000 up to \$100,000 in \$10,000 increments	From \$10,000 up to \$300,000 in \$5,000 increments
Child(ren) Voluntary Life/AD&D amounts (Child coverage from birth to age 26 for unmarried children)	\$10,000	From \$2,000 up to \$10,000 in \$2,000 increments
Guarantee Issue amount (minimum participation requirements must be met)	Employee: \$50,000 Spouse: None Child(ren): \$10,000	Employee: \$50,000 Spouse \$20,000 Child(ren): \$10,000
Accidental Death & Dismemberment (AD&D)		
Employee or Dependent	Benefit matches Life amount	
Accidental Loss/Injury	% of Benefit Amount Payable	
Life	100%	
Quadriplegia	100%	
Triplegia or paraplegia	75%	
One hand, one foot, or sight of one eye	50%	
Speech or hearing	50%	
Hemiplegia	50%	
Uniplegia	25%	
Thumb and index finger on either hand	25%	
Two or more of the above disabling losses	100% or the sum of the proceeds payable for each loss, whichever is less	

This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only. A copy of the full policy including all covered benefits, exclusions and limitations will be provided once a group master application is signed. Contact LifeMap with any questions.

Small Group Voluntary Life and AD&D Coverage

Voluntary Life and AD&D Benefits

- Waiver of Premium (for life only) if the insured becomes totally disabled while insured and under age 60
- Accelerated life benefit if terminally ill with less than 12 months to live (24 months in Washington)
- Repatriation benefit
- Adaptive home and vehicle benefit
- Child education benefit
- Coma benefit
- Day care benefit
- Exposure and disappearance provisions
- Felonious assault benefit
- Seat belt and air bag benefits
- Spouse education benefit
- Rehabilitation benefit
- Benefit reductions start at age 65 but benefits will not terminate due to age if actively employed

Underwriting Guidelines for Groups with 2 to 25 Employees

- Group must be a business (or an offshoot of a business) that has been in existence for at least 3 months for Voluntary Life and AD&D
- For groups of 2 to 9 employees, group must also purchase an employer-paid product from LifeMap in order to offer Voluntary Life and AD&D coverage
- There must be a minimum of two approved lives to offer Voluntary Life and AD&D coverage
- Evidence of Insurability is required for any amounts over the approved Guarantee Issue amount
- No more than 50% of the group members may be from the same family, unless each has been employed with the employer for at least two years
- Eligibility requirements: full time, active employee working a minimum of 30 hours per week
- One class is allowed
- Child coverage becomes effective when coverage for an insured employee or spouse is approved
- For employers in Washington, spouse and child amounts are limited to 100% of the Employee's Voluntary Life and AD&D amount

Limitations and Exclusions

- The following exclusion applies to voluntary Life: Any loss caused by or resulting from suicide, intentionally self-inflicted injury or any attempt to injure oneself while sane or insane during the first two years of coverage (**except in Washington**).
- The following exclusions apply to Voluntary AD&D:
 - Any loss caused by or resulting from suicide, intentionally self-inflicted injury or any attempt to injure oneself while sane or insane
 - Active participation in a riot, war or any act of war whether declared or undeclared, insurrection or terrorist activity
 - Injury suffered while serving in the military forces of any country
 - Committing or attempting to commit an assault or felony
 - Engaging in an illegal occupation
 - Any sickness or pregnancy existing at the time of the accidental bodily injury
 - Taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed for you and used and consumed in accordance with the directions of the prescribing physician or administered to you by a licensed physician
 - Heart attack or stroke
 - Bodily infirmity of disease from bacterial or viral infections
 - 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 Member's intoxication

Submit your quote request and census to
SmallGroup@LifeMapCo.com

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Insurance for every step of life.