



LifeMap Protect 10 Basic Life and AD&D Insurance

How the Plan Works

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

- Eligibility Requirement**
 All full-time active employees 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?**
 Your employer pays your Insurance premiums.
- 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 for Life Insurance**
 You will be covered for up to \$10,000 in Basic Life and AD&D Insurance.

Benefits Summary

Plan Benefits

Employee Life Insurance	\$10,000
Employee AD&D Insurance	\$10,000
Dependent Life Insurance	Spouse: \$5,000 Child(ren): \$2,500

Guarantee Issue Amount

Employee	\$10,000
Spouse	\$5,000
Dependent Child(ren)	\$2,500

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.
Conversion – Life Only	Option of converting to an individual life policy, without proof of insurability, within 31 days of termination.
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.

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.

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| <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 |
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Insurance for every step of life.

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 Basic Life and Basic AD&D benefits described above.

Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.
- **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 Employee's intoxication

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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LifeMap Protect 10 Critical Illness Insurance

Benefits Summary

Coverage Amounts

Employee Critical Illness	\$10,000
Spouse Critical Illness	\$5,000
Child Critical Illness	\$5,000

Plan Benefits

Diagnosis	Initial Critical Illness	New Critical Illness	Recurrence Critical Illness
Cancer	100%	50%	25%
Heart Attack	100%	50%	25%
Stroke	100%	50%	25%
Major Organ Failure	100%	50%	25%
Amyotrophic Lateral Sclerosis (ALS)	100%	50%	Not Included
Permanent Paralysis of Two or More Limbs	100%	50%	Not Included
End Stage Renal Disease	100%	50%	Not Included
Carcinoma in Situ	25%	25%	Not Included

Plan Features

Coverage Waiting Period:	30 days
Recurrence Waiting Period:	6 Months treatment free
New Critical Illness Waiting Period:	6 Months after initial diagnosis
Lifetime Maximum Benefit Amount:	175%
Benefit Reduction:	The Critical Illness benefit will reduce to 50% of the original face amount at age 75.
Continuation of Coverage: (Direct Bill is available if you lose eligibility or when the group policy terminates)	You may elect to continue coverage under the Direct Bill Plan by submitting a direct bill application along with the first direct bill premium to LifeMap Assurance Company. Application and payment must be received within 31 days of the date of termination of group coverage.

Limitation & Exclusions

The policy pays only for loss resulting from a specified Critical Illness diagnosed in the United States or its Territories.

The policy does not cover any loss including, but not limited to:

- Conditions other than the specified Critical Illnesses shown in the policy;
- Diagnosis of a specified Critical Illness during the coverage waiting period;
- Diagnosis of a Critical Illness outside of the United States or its territories;
- War, whether declared or undeclared; participation in a riot or felony;
- Committing or attempting to commit an assault;
- Intentionally self-inflicted injuries, suicide, or any attempt at suicide, regardless of mental capacity; or
- Critical Illnesses diagnosed outside of the United States or its Territories.

Pre-existing Condition Exclusion: The benefits of the policy will not be payable for any loss caused by a pre-existing condition during the first 12 months of coverage, or during the first 12 months after an increase in coverage. However, after this 12-month period, loss due to such conditions will be payable unless specifically excluded from coverage. A Pre-existing Condition means a specified critical illness that is diagnosed or treated within the 6 months prior to the effective date of coverage for each insured person.

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LifeMap Protect 10 Accident Insurance

Benefits Summary			
Plan Benefits			
Accidental Death	\$50,000 for Employee	\$50,000 for Spouse	\$10,000 for Child(ren)
Accidental Death Common Carrier	\$100,000 for Employee	\$100,000 for Spouse	\$20,000 for Child(ren)
Accidental Dismemberment (maximum of one accidental dismemberment benefit per Insured Person per covered accident)	\$2,000 - Loss of one or more digits		
	\$12,000 - Loss of one hand; or one foot; loss or loss of use of one arm or leg; loss of sight of one eye; loss of hearing of both ears; or loss of the ability to speak		
	\$25,000 - Loss or loss of use of both arms or both legs; or one arm and one leg; loss of both hands or both feet; or the loss of sight of both eyes; or any combination of two losses listed herein		
	\$50,000 - Loss or loss of use of both arms and both legs		
Admission	Hospital Admission - \$1,000 Intensive Care Unit Admission - \$2,000 (The admission benefits will not both be payable for the same covered accident)		
Ambulance	Ground Ambulance - \$200		Air Ambulance - \$2,000
Accident	Emergency Treatment - \$100		Follow-Up Visit - \$50
Prosthetic Device	\$750 for one device		\$1,500 for two or more devices
Burns (only the burn benefit with the highest benefit amount will be paid per insured person, per covered accident)	\$1,000 - 2nd degree burns covering at least 36% of the body surface		
	\$2,000 - 3rd degree burns covering a total of at least 9 square inches but less than 18 square inches		
	\$4,000 - at least 18 square inches but less than 35 square inches		
	\$12,000 - 35 or more square inches		
	Additional 50% of applicable benefit - burn requiring skin graft		
Confinement (The confinement benefits cannot be paid concurrently)	Hospital Confinement - \$100 per day, up to 365 days		
	Intensive Care Unit Confinement - \$200 per day, up to 15 days		
	Rehabilitation Unit Confinement - \$100 per day, up to 15 days		
Family Lodging	\$150 per night, up to 15 nights, not to exceed actual cost of one hotel room		
Blood / Plasma / Platelets Administration - \$300			
Appliance - \$100	Coma - \$12,500		Concussion - \$75

Plan Benefits (cont.)

Complete Dislocation (Separated Joint)	Closed Reduction (Non-Surgical)	Open Reduction (Requires Surgery)
Hip	\$2,400	\$4,800
Knee (except patella)	\$1,200	\$2,400
Ankle – bone/bones of the foot (other than toes)	\$975	\$1,950
Collarbone (sternoclavicular)	\$600	\$1,200
Lower Jaw	\$375	\$750
Shoulder (glenohumeral)	\$375	\$750
Elbow	\$375	\$750
Wrist	\$375	\$750
Bone/bones of the hand (other than fingers)	\$375	\$750
Collarbone (acromioclavicular and separation)	\$125	\$250
One toe or finger	\$125	\$250
Emergency Dental Work	\$400 – Broken tooth repaired with a crown, denture or implant	\$100 – Broken tooth resulting in an extraction
Eye Injury - \$300 (requires surgery or the removal of a foreign body by a physician)		
Laceration (cut)	\$75 – total of all lacerations is less than 2 inches long and repaired by stitches	
	\$250 – total of all lacerations is at least 2 but less than 6 inches long and repaired by stitches	
	\$500 – total of all lacerations is 6 inches or longer and repaired by stitches	
	\$50 – laceration with no repair	
Physical or Occupational Therapy - \$35 per day, up to 10 days		
Surgery	\$1,500 – Cranial; Open Abdominal; Thoracic surgery (other than hernia repair)	
	\$150 – Hernia repair	
	\$750 – Ruptured disc with surgical repair	
	\$200 – Exploratory and Arthroscopic surgery	
	\$750 – Knee Cartilage Torn – repair	
	Tendon; Ligament or Rotator Cuff surgery \$750 – one \$1,500 - two or more	
Imaging Study - \$200 (once per insured person, per covered accident)		X-ray - \$50
Transportation - \$600 per round trip, up to three round trips per insured person, per covered accident. The transportation benefits cover insured persons required to travel more than 50 miles from their residence in order to be hospital confined for prescribed treatment of injuries resulting from a covered accident. This benefit is not available when the insured person is transported by an ambulance or air ambulance.		

Plan Benefits (cont.)

Fracture (Broken Bone)	Closed Reduction (Non-Surgical)	Open Reduction (Requires Surgery)
Skull (except bones of face or nose), depressed skull fracture	\$3,000	\$6,000
Skull (except bones of face or nose), Simple non-depressed skull fracture	\$1,200	\$2,400
Hip, thigh (femur)	\$1,800	\$3,600
Vertebrae, body of (excluding vertebral processes)	\$900	\$1,800
Pelvis (includes ilium, ischium, pubis, acetabulum except coccyx)	\$900	\$1,800
Leg (tibia and/or fibula)	\$900	\$1,800
Bones of face or nose (except mandible or maxilla)	\$450	\$900
Upper jaw, maxilla (except alveolar process)	\$450	\$900
Upper arm between elbow and shoulder (humerus)	\$450	\$900
Lower jaw, mandible (except alveolar process)	\$375	\$750
Shoulder blade (scapula) and/or collarbone (clavicle, sternum)	\$375	\$750
Vertebral processes	\$375	\$750
Forearm (radius and/or ulna), hand, wrist (except fingers)	\$375	\$750
Kneecap (patella)	\$375	\$750
Foot (except toes)	\$375	\$750
Ankle	\$375	\$750
Rib	\$300	\$600
Coccyx	\$250	\$500
Finger, toe	\$125	\$250

If an Insured Person sustains more than one fracture in a Covered Accident, the maximum benefit amount is two times the amount for the bone with the highest benefit.

Plan Features

Maximum Benefit	Unless otherwise specified, each benefit is payable a maximum of one time per Insured Person, per Covered Accident.
Continuation of Coverage	You may elect to continue coverage under the Direct Bill Plan by submitting a direct bill application along with the first direct bill premium to LifeMap Assurance Company. Application and payment must be received within 31 days of the date of termination of group coverage. Direct Bill is available if you lose eligibility under the Policy or the Policy terminates.

Exclusions

The policy does not cover any loss due to:

- Any injury sustained prior to the insured person's effective date of coverage;
- Illness;
- Participation in a felony;
- Intentionally self-inflicted injuries, suicide, or any attempt at suicide, regardless of mental capacity;
- Professional participation in parachuting, bungee jumping or hang-gliding sports, or an organized race or speed contest involving motor vehicles of any type, or similar activities;
- Being legally intoxicated or being under the influence of any narcotic, unless the narcotic is taken under the direction of an as directed by a physician;
- Any bacterial infection except pyogenic infections which occur due to an accidental injury;
- Participation in a war, declared or undeclared, or any act of war ("war" includes military activity by one or more national governments; "war" does not include terrorist acts, other random acts of violence not perpetrated by the insured, or civil war or a local or community faction);
- Service in the armed forces of any country;
- Active participation in a riot or insurrection ("participation in a riot or insurrection" includes instigators and those pursuing participation and does not include civil commotion, disorder, injury as an innocent bystander, or injury for self-defense);
- Engaging in any illegal or fraudulent occupation, work, or employment;
- Commission of a crime for which you have been convicted;
- Operating or riding in any aircraft except as a fare-paying passenger on a regularly scheduled commercial flight; or
- Work-related accidents

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LifeMap Protect 10 Employee Assistance Program

Basic Plan Details

Sometimes life hits a rough patch. The EAP (Employee Assistance Program), provided through Reliant Behavioral Health, provides private, expert support to help through the rough times. It covers all financial dependents, living at home or away, plus other household members, whether they are related or not.

Services

Counseling	Up to 4* face to face visits per incident per family member for grief, anxiety, stress, parenting, etc. Or instant support with the AI mental health chatbot
24/7 crisis help	Toll-free access for you or a family member experiencing a crisis
Adult / Eldercare	Support in finding quality information and services including transportation, meals, exercise activities, prescription drug information, in-home care and housing
Legal support and mediation	A free, half-hour consult, plus a 25% discount on legal services and personal or family mediation (legal services not provided for employer-related issues)
Financial services	Telephonic consult and up to 30 days of support for resolution of financial issues with a financial professional, plus a 25% discount off normal fees if a CPA is retained

Services (continued)

Online legal forms	Free state-specific wills, living trusts, contracts, leases and more
Identity theft	Help with planning the recovery process for restoring your identity and credit after an incident
Home ownership	Free support for buying, financing, moving or selling your home
Childcare services	Free help with school issues, teen challenges, adoption, college planning, day care and more
Work/life balance	Online, interactive tools through ibhsolutions.com , such as self-directed courses, retirement-planning resources and more
Wellness	Health assessments, wellness content, webinars and more
Pet concierge	Information on choosing, traveling and caring for pets, plus referrals to vets, groomers, kennels, etc.
*For members in California: California allows up to three counseling visits in a 6-month period.	

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.

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