

It's better when you bundle LifeMap Protect

Plan for the future and protect your way of life by supplementing your benefits with LifeMap Protect. From first steps to missteps we'll make the journey easier.

Benefits	LifeMap Protect 10	LifeMap Protect 20	LifeMap Protect 30
Employee Life/AD&D	\$10,000	\$20,000	\$30,000
Spouse Life/Child Life	\$5,000/\$2,500	\$10,000/\$5,000	\$15,000/\$7,500
Employee Critical Illness	\$10,000	\$10,000	\$10,000
Spouse/Child Critical Illness	\$5,000/\$5,000	\$5,000/\$5,000	\$5,000/\$5,000
Accident	Details below	Details below	Details below
Employee Assistance Program	4 visits per incident	4 visits per incident	4 visits per incident

Commission: Flat 10%
Rate Guarantee: 36 Months

About LifeMap

LifeMap Assurance Company is an ancillary and supplemental benefits company offering financial protection and peace of mind to allow LifeMap members and their families to live life to its fullest.

Eligibility and Underwriting Guidelines

- For groups of 2-50 eligible employees
- All active full-time employees working a minimum of 20 hours per week
- Only one member class and billing location/division is allowed
- 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
- Group must be a business (or an offshoot of a business) that has been in existence for at least 3 months
- Benefits are 100% employer paid and require 100% participation by all eligible employees
- Dependent coverage is automatically included under the LifeMap plans for all eligible employees, regardless of the employee's family status

Benefits

Life and Accidental Death and Dismemberment (AD&D)

- Waiver of premium
- Beneficiary assistance program
- Travel assistance program
- Accelerated benefit, conversion
- Adaptive home and vehicle benefit
- Air bag benefit, seat belt benefit
- Child education/daycare benefit
- Coma benefit
- Rehabilitative benefit
- Spouse education benefit

Age reduction schedule: If an employee is still working at age 65, the benefits will reduce to 65% at age 65, 50% at age 70, and 35% at age 75.

Employee Assistance Program

No matter what life throws your way, we have someone to help you and those in your household through it whether it be a compassionate ear, expert advice, or professional support. Counseling, 24/7 crisis help, legal and financial services, as well as adult/eldercare are just a few of the services available to you.

Accident

This means cash in your pocket for minor injuries that require a quick trip to the doctor and major injuries that lead to hospitalization, surgery and physical rehabilitation. Just some examples of covered benefits below that carry various levels of payment for provision caused based on your accident, paid to you directly!



Insurance for every step of life.

LMProtect SGT_08-2021

LifeMap Assurance Company 2020®

Accident: RLH ID VGAOP 05/10
Critical Illness: LMA ID GCI P V10/12
Life: RLH ID LIFEP 3/10

LifeMap Protect

Accident (cont.)

Benefits may vary depending on the specific accident.

- Accident emergency treatment and follow-up
- Accidental death and dismemberment
- Land and air ambulance
- Appliance and prosthetic device
- Burns/coma/surgery/x-ray
- Eye injury/concussion/lacerations/burns/coma
- Hospital and family lodging
- Physical or occupational therapy

Critical Illness

Taking the financial worry out of being sick. You or a covered family member will receive a one-time payment based on a serious illness diagnosis and percentage of coverage benefit, so you can focus on you instead of financial obligations.

Critical Illness Lifetime Maximum Benefit Amount: 175% of the total Benefit Face Amount per Insured Person

Covered Illnesses	Percentage of Benefit Face Amount		
	Initial CI	New CI	Recurrence
Heart Attack	100%	50%	25%
Stroke	100%	50%	25%
Major Organ Failure	100%	50%	25%
End Stage Renal Disease	100%	50%	Not included
Permanent Paralysis of 2 or more limbs	100%	50%	Not included
Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)	100%	50%	Not Included
Cancer	100%	50%	25%
Carcinoma in Situ	25%	25%	Not Included

Accident 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

Critical Illness Exclusions and Limitations:

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;
- 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.

Ready to add LifeMap Protect to your group's coverage?

Contact your broker or LifeMap at SmallGroup@LifeMapCo.com.



Insurance for every step of life.

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 policy or certification of coverage and should be used for educational purposes only.