



Life and AD&D Insurance

Handling a Life insurance claim takes a special touch. All of our Life benefits employees complete annual grief training helping them to empathize with beneficiaries and recognize when they need special attention. And we're focused on settling claims quickly: Our median calculation turnaround time in 2018 was 5 days for clean claims and 6 days for all claims (internal company data as of January 2019).

Covered Members

A regular full-time Partner, Owner-Employee, Sole Proprietor, independent contractor working full-time or employee of a Participating Employer working 30 or more hours per week.

Life and AD&D Benefits	
Benefit Plan Options	Participating Employers may choose one of the following Plan options: Plan A: 1x Salary to a maximum of \$100,000 Plan B: 2x Salary to a maximum of \$100,000 Plan C: Flat \$20,000 Plan D: Principles, Officers & Owners: Flat \$100,000 Producers: Flat \$50,000 CSR's & All Others: Flat \$20,000
Maximum Benefit	\$100,000
Minimum Benefit	\$10,000
Guarantee Issue	Full Benefit if enrolling within 31 Days of becoming eligible; Evidence of Insurability Required for late entrants.
AD&D Benefit	Employee Only: Matches Life Benefit
Age Reduction Schedule	To 65% at age 70 To 50% at age 75
Employer Contribution	Employer Choice
Minimum Participation	Firms of 1-3 eligible employees: 100%; Firms of 4 or more eligible employees: 75%
Waiver of Premium	Eligible to age 60 Waived to age 65
Conversion	Included
Portability	Included
Repatriation Benefit	Included
Travel Assistance	Included
Life Services Toolkit	Included



AD&D Highlights

	AD&D Benefits
Loss of life	100%
Loss of both hands, or both feet, or sight of both eyes	100%
Loss of one hand and one foot	100%
Loss of sight of one eye and either one hand or one foot	100%
Loss of one hand or one foot	50%
Loss of sight of one eye	50%
Seat Belt Benefit	AD&D benefit payable up to \$10,000
Air Bag Benefit	AD&D benefit payable up to \$5,000
Family Benefits Package	Included
Portability	Included

Cost (Employee Basic Life rates include \$0.025 AD&D rate)

Age	Per \$1,000 of coverage.
0-29	\$0.096
30-34	0.117
35-39	0.151
40-44	0.199
45-49	0.330
50-54	0.524
55-59	0.748
60-64	1.142
65-69	2.102
70-74	3.618
75-99	6.948

- Rates will be guaranteed for 2 years.

Basic Dependent Life

	Dependent Life	Rate (per \$2,500)
Spouse	Increments of \$2,500, not to exceed \$10,000	\$1.30
Child (from Live Birth)	\$5,000	\$0.47
Guarantee Issue	Full Benefit if enrolling within 31 Days of becoming eligible; Evidence of Insurability Required for late entrants.	