



## What you need to know about your Basic Life and AD&D Benefits

**Guaranteed Issue:** Employee: \$20,000

**Accidental Death and Dismemberment (AD&D):** Additional life insurance benefits may be payable in the event of an accident which results in death or dismemberment as defined in the contract. Additional AD&D benefits include seat belt, air bag, repatriation, child higher education, child care, paralysis/loss of use, severe burns, disappearance, and exposure.

**Dependent Life Coverage:** Dependent life coverage is available to eligible employees.

**Accelerated Life Benefit:** If diagnosed with a terminal illness and have less than 12 months to live, you may apply to receive 25%, 50% or 75% of your life insurance benefit to use for whatever you choose.

### Basic Employee Life and AD&D Coverage

Your Life and AD&D insurance coverage amount is \$20,000.

Coverage is provided at no cost to you if you're enrolled in Medical plan offered by your employer

### Basic Dependent Life Coverage

Coverage is provided at no cost to you if your Dependents are enrolled in Medical plan offered by your employer.

Dependent Type	Amount
Spouse - Under age 70	\$2,500
Dependent Child(ren) - 6 months to age 26	\$1,000
Dependent Child(ren) - Live birth to 6 months	\$1,000

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