

## Supplemental Life and AD&D Insurance

Available to groups with 10 – 99 employees

- + Full-time employees are eligible for up to \$100,000 in \$10,000 increments.
- + Employees under age 60 may be eligible for waiver of premium if totally disabled.
- + An Accelerated Death Benefit is included for insured employees who have \$15,000 or more of coverage.
- + A loss, which is caused by suicide or attempted suicide within one year from the effective date of the Supplemental Life benefits, will be limited to return of premiums paid.
- + The participation requirement is 25% of all eligible employees with a 6 life minimum. If employee participation requirements are not achieved, medical evidence of insurability will be required on all employee applications.
- + The Guaranteed Issue guidelines are as follows:

Eligible Employees	Guaranteed Issue Amount	Age	Guaranteed Issue Amount
10-25	\$30,000	Age 60-69	\$10,000
25-99	\$50,000	Age 70+	- 0 -

Monthly Rate, per \$1,000 of coverage for each employee is shown below. An employee's rate will increase when he advances to the next age band. Life and AD&D benefits reduce by 35% at age 65 and by 50% at age 70.

### Life

Age	Life Rate
Under 30	\$.09
30-34	.10
35-39	.12
40-44	.21
45-49	.32
50-54	.56
55-59	1.00
60-64	1.42
65-69	2.24
70-74	3.89
75 and over	7.25

### AD&D

Supplemental AD&D rates are the same as the Basic AD&D rates. Supplemental AD&D may be purchased in an amount equal to the Supplemental Life benefit.

### AD&D Exclusions

We will not pay a benefit for a loss caused directly or indirectly by:

- + Disease, bodily or mental infirmity, or infection (except bacterial infection from an accidental injury)
- + War or any act of war, or while serving in the armed forces of any country or international authority;
- + Suicide or intentional, self-inflicted injury, whether sane or insane;
- + Your active participation in a riot or insurrection;
- + Your voluntary commission of, or attempting to commit, an assault or felony; or participating in an illegal occupation;
- + Your voluntary use of any drug, hallucinogen, controlled substance, or narcotic unless taken as prescribed by a physician;
- + Travel or flight in, or descent from, any aircraft unless as a fare paying passenger on a commercial airline flying between established airports on: (a) a scheduled route, or (b) a charter flight;
- + Your being intoxicated as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated.

