



## Voluntary Life and AD&D Insurance

For Great Falls Public School

### How the Plan Works

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

- Eligibility Requirement**  
 If you are a full-time active employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**  
 Voluntary Life and AD&D Insurance premiums are paid by you, the employee through payroll deduction.
- Dependent Eligibility Requirement**  
 Dependents must be a Legal spouse, State Certified Domestic Partner and or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guarantee Issue**  
 Enroll when this coverage is initially offered and with no questions asked, you will be covered for up to \$400,000 in Life and AD&D Insurance. With a few extra steps of completing our Evidence of Insurability requirements, you may be covered for up to the lesser of \$500,000 or 5 x your annual earnings!

**LifeMapCo.com**  
**1 (800) 794-5390**

### Benefits Summary

#### Plan Benefits

Employee Life and AD&D Insurance	\$10,000 increments to a maximum of the lesser of \$500,000 or 5 x annual earnings.
Spouse Life and AD&D Insurance	\$10,000 increments to a maximum of \$300,000
Child(ren) Life and AD&D Insurance	\$2,000 increments to a maximum of \$10,000

#### Guarantee Issue Amount

Employee	\$400,000
Spouse	\$50,000
Dependent Child(ren)	\$10,000

#### Plan Features

Accelerated Benefit	A covered employee or spouse 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	Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination.
Portability	You may elect to port your Voluntary Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Life coverage may be continued without payment of premium if a covered employee or spouse becomes totally and permanently disabled (proof of disability required).

#### 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 45% at age 70, to 30% at age 75, to 20% at age 80, to 15% at age 85, and to 10% at age 90.

#### Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

#### AD&D Benefits Included

- Adaptive Home/Vehicle and Rehab Benefit
- Air Bag and Seat Belt
- Spouse and Child Education
- Coma
- Day Care
- Exposure and Disappearance
- Felonious Assault

*This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.*



Monthly Rates	
Uni-Tobacco, per \$1,000 of Benefit	
Age	Employee & Spouse*
24 and under	\$0.112
25-29	\$0.107
30-34	\$0.119
35-39	\$0.149
40-44	\$0.205
45-49	\$0.301
50-54	\$0.460
55-59	\$0.705
60-64	\$0.976
65-69	\$1.562
70-74	\$3.069
75 and over	\$6.289
Dependent Child	
\$0.286 per \$2,000 of benefit	

\* Rates include Life and AD&D

- ### Limitations & Exclusions
- **Life:** Suicide, intentionally self-inflicted injury; or any attempts to injure oneself are excluded during the first two years of coverage or increase of coverage.
  - **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
    - suicide or such attempts;
    - 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; or
    - 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

### Monthly Premium Calculation

To calculate your monthly payroll deduction, use the formula below:

	÷	1,000	x	
<b>Desired Benefit</b>				<b>Rate</b> (from table left)
<b>Estimated Monthly Payroll Deduction:</b>				

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