

Basic Life Reference Guide

Did you Know?	<ul style="list-style-type: none"> One in four U.S. households relies only on group life insurance to provide financial protection if a wage earner dies. Nearly 7 in 10 American households with children under 18 would be in jeopardy if the primary wage earner dies. 30% of U.S. households have no life insurance protection. 50% say they need more life insurance. 		
Employer Contribution	Non-Contributory: 100% employer paid Contributory: 25-99% employer paid Voluntary: Not available on Basic Life.		
Employee Participation	Non-Contributory: 100% participation of eligible employees (waivers do not apply to life products) Contributory: 75% participation of eligible employees Voluntary: Not available on Basic Life.		
Classing	<ul style="list-style-type: none"> Available on groups with at least 10 enrolled Up to four classes allowed with no more than 2 ½ times difference between classes Applicable to Flat Benefit Amounts only 		
Plan Maximums & Guaranteed Issue	Group Size 2-5 eligible employees 6-19 eligible employees 20-50 eligible employees 51-99 eligible employees	Guaranteed Issue \$25,000 \$50,000 \$100,000 \$175,000	Plan Maximum \$50,000 \$175,000 \$250,000 \$350,000
Value Added Benefits	<ul style="list-style-type: none"> Beneficiary Companion Program <ul style="list-style-type: none"> 24/7 Guidance Services: How to obtain death certificate copies, manage notifications to Social Security Social Media Shut Down: Discontinue social media accounts on Facebook, Instagram, Twitter, Pinterest, LinkedIn and Google Fraud Resolution: Credit report review, credit bureau and fraud department notification, help filing police report Will and Trust Preparation/Beneficiary Services/Wealth Management Account/Travel Assistance Seat Belt Benefit: If seat belt is worn properly AD&D will payout an additional 10% to 10,000 Accelerated Death Benefit: If life expectancy is 12 months or less (certified by physician) there is a 50% payout up to \$50,000. 		
Fast Facts	<ul style="list-style-type: none"> We offer a flat benefit in increments of \$5K (minimum of \$15K), 1x salary, or 2x salary amounts. Dependent Basic Life Coverage available for spouse and child at a comprehensive rate covering all dependents under one rate for the entire family unit no matter how big. Conversion is available to individual whole life when losing life coverage under certain circumstances outlined by the contract. Portability- not available Groups with 2-5 eligible may be sold without medical but must have 2 additional ancillary products EOI must be completed by the member if they wish to apply for more than the Guaranteed Issue or if they are a Late Entrant. No EOI needed if there is a qualifying life event. Life rates are primarily based on SIC code. SIC code changes will change the rate. Basic Life has no exclusions. Rates are guaranteed for 24 months. 		
Packaged Savings	<ul style="list-style-type: none"> \$1.00 packaged savings credit *Life benefit must be \$25K or greater to qualify* 		

Supplemental Life Reference Guide

ER Contribution	Voluntary: 100% Employee Paid		
EE Participation	2-9 eligible employees: Not available 10-99 eligible employees: 25% participation of eligible employees		
Plan Maximums & Guaranteed Issue	Group Size 10-19 eligible employees 20-50 eligible employees 51-99 eligible employees	Guaranteed Issue \$30,000 \$30,000 \$50,000 or \$80,000	Plan Maximum \$100,000 \$100,000 or \$200,000 \$100,000 or \$200,000 or \$300,000
Fast Facts	<ul style="list-style-type: none"> Dependent Supplemental Life Coverage available. Spouse is rated at the EE age. Child rate is a comprehensive rate covering all children as one unit. Conversion and Portability are available. Groups with 10-50 lives: Supplemental Dependent life cannot be sold with Basic Dependent life. EOI must be completed by the member if they wish to apply for more than the Guaranteed Issue or if they are a Late Entrant. No EOI needed if there is a qualifying life event. Life rates are primarily based on SIC code. SIC code changes will change the rate. In order to offer Supplemental Life the group must have a UHC basic life policy. Spouse rates are based on the age of the employee. Supplemental Life Limitations excludes loss caused by suicide occurring within 24 months of initial effective date. Rates are guaranteed for 24 months. 		
Packaged Savings	<ul style="list-style-type: none"> Packaged Savings and Rate Bank do not apply towards Supplemental Life. 		