

## Voluntary Group Term Life Insurance offers many unique, contemporary features.

- **Up to \$200,000 of common carrier coverage (when a fare-paying ticketed passenger on a plane, ship, train or bus) included for employees.**
- **Employee coverage is portable—if you change employers, your coverage may be continued at the same low cost.**
- **Spouse and child(ren) may be insured.**
- **Reduced rates if you work in a smoke-free environment (your employer does not allow smoking at work).**
- **Up to \$250,000 of coverage may be purchased under this program (up to \$100,000 for spouse).**
- **Convenient payroll deductions.**

### Something New

The rates are based on whether or not smoking is allowed in your workplace. If your employer does not permit smoking in the workplace, this program offers you and your spouse a lower rate. On the chart, you will see rates sorted by Smoke-Free and Smoke-Allowed. Use the Smoke-Free rates if your employer does not permit smoking at the work site.

## Affordable Monthly Rates

Employee/ Spouse Age	Smoke-Free Monthly per \$1,000	Smoke-Allowed Monthly per \$1,000
Under 29	\$0.07	\$0.09
30-34	\$0.09	\$0.11
35-39	\$0.12	\$0.14
40-44	\$0.19	\$0.21
45-49	\$0.32	\$0.36
50-54	\$0.54	\$0.60
55-59	\$0.85	\$0.94
60-64	\$1.31	\$1.46
65-69	\$2.36	\$2.63
	<b>Coverage</b>	<b>Monthly Rate*</b>
Child	\$2,500	\$0.50
	\$5,000	\$1.00

\*Monthly rate covers one or more children

## How can the insurance be this affordable?

This is group insurance made available to employees through their employers all over the country. The program now has over \$527,000,000 of life insurance coverage in force. The participation has grown rapidly, making affordable group rates possible.

## What does guarantee issue mean and how does it work?

Guarantee Issue means that the insurance company will insure you regardless of your health, provided you apply during your initial eligibility period or open enrollment. This program provides up to \$50,000 of Guarantee Issue, as long as ten or more employees from your company participate in the program. Your spouse will be guaranteed up to \$20,000 of group term life insurance.

## What is the most insurance I can apply for?

\$250,000 is the maximum amount of insurance available to an employee through this program (in \$10,000 increments). Amounts in excess of \$50,000 require Evidence of Insurability.

## Yes, Even Children

Your child(ren) may be insured for either \$2,500 or \$5,000. The monthly cost for this amount of insurance is \$.50 for \$2,500 or \$1.00 for \$5,000, per family.

## Insurance coverage after age 65

All amounts of insurance will reduce 50% at age 65 and will terminate at age 70.

## Coverage when traveling on a common carrier

If you are a fare-paying, ticketed passenger on a common carrier (airplane, ship, train, or bus), you (employee only) will be covered for additional benefits. An additional two times the amount of group term life insurance that you apply for will automatically be added to your policy (up to a maximum additional amount of \$200,000). This means that if you apply for \$50,000, you will have an additional \$100,000 of coverage while traveling as a fare-paying ticketed passenger on an airplane, ship, train, or bus. In this example, you would have a total of \$150,000 of coverage if your death were due to an accident while traveling on a common carrier.

## Eligible Employees

Full-time employees who are under age 65 at enrollment and who are eligible to participate in the health care plan offered by your employer are eligible. Proprietors and partners are also eligible. This low cost insurance is available only through your employer.

## Portability...Take it with you

The program has a unique portability feature meaning that, if you leave your present employer, you may retain your employee coverage. The low group term life rates will continue. Your premium will be billed directly to you.

Portability adds peace of mind, knowing that your coverage may continue without penalty or interruption and with rates the same as though there were no change in employment.

## Special living benefits

Up to 75% of the insurance may be paid if the attending physician indicates that the insured has a terminal illness with less than twelve month's life expectancy. This means that dollars can be received from this program at a time when they are, perhaps, needed most. (Not available in all states.)

## Additional Features

If you become totally disabled before age 60, premiums will be waived until you are no longer disabled, or you begin to receive retirement benefits, or you attain age 65.

# Voluntary Group Term LIFE INSURANCE



Your life is priceless

Up to \$50,000 guarantee issue  
regardless of health

**Policyholder:** The North American Insurance Trust, Established 1974

**Underwritten by:** Cigna

**A.M. Best rating of A+**

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