

Plan Highlights

Group Basic Life and AD&D, and Dependent Life Insurance



Church Benefits Board, Inc

ELIGIBILITY

Employees: Each Active, Full-time employee working 20 or more hours per week, except any person working on a temporary or seasonal basis.

Dependents: You must be insured in order for Dependents to be covered.

Dependents are:

- ▶ your legal spouse not legally separated or divorced from you
- ▶ your unmarried financially dependent children* age 14 days to 26 years.

*natural and adopted children; stepchildren and foster children in your custody.

Age limit does not apply to handicapped children.

- ▶ A person may not have coverage as both an Employee and Dependent.
- ▶ Only one insured spouse may cover Dependent children.

BENEFIT AMOUNT

Basic Life

4 times Earnings, rounded to the next higher \$1,000, subject to a maximum of \$500,000

Dependent Life

Spouse \$10,000

(spouse amount may not exceed 50% of employee amount)

Dependent Child(ren)

14 days to age 26 : \$5,000

GUARANTEED ISSUE (INITIAL ELIGIBILITY PERIOD ONLY)

Employee: \$500,000

Spouse: \$10,000

Child: all child amounts are guaranteed issue

CONTRIBUTION REQUIREMENTS

Basic Life:

Coverage is 100% employer paid.

Dependent Life:

Spouse: Coverage is employer paid

Dependent Child(ren): Coverage is employer paid

BENEFIT REDUCTION DUE TO AGE

(applicable to employee/spouse coverage)

Age	Original Benefit	Reduced To
70		65%
75		50%

FEATURES

- ▶ Accelerated Death Benefit (expressed as Living Benefit Rider in some states and Imminent Death Benefit in PA)
- ▶ FMLA/MSLA Continuation
- ▶ Waiver of Premium with Critical Illness

VALUE ADDED SERVICES

- ▶ Bereavement Counseling Service
- ▶ Travel Assistance Service

EXCLUSIONS

For a comprehensive list of exclusions and limitations, please refer to the Certificate of Insurance. The Certificate also provides all requirements necessary to be eligible for coverage and benefits.

This Plan Highlights is a brief description of the key features of the RSL insurance plan. The availability of the benefits and features described may vary by state. It is not a certificate of insurance or evidence of coverage. Insurance is provided under group policy form LRS-6422, et al.

