

## Plan Highlights

### Group Basic Life / AD&D and Dependent Life Insurance



Church Benefits Board, Inc.



#### ELIGIBILITY

All Active Full-Time Employees working 20 hours or more per week, except for any person working on a temporary or seasonal basis.

**Dependents:** You must be insured for your Dependents to be covered.

Dependents are:

- ▶ Your legal spouse who is not legally separated or divorced from you;
- ▶ Your unmarried financially dependent children birth to 26 years;
- ▶ A person may not have coverage as both an Employee and Dependent;
- ▶ Only one insured spouse may cover dependent children;

#### BENEFIT AMOUNT

**Basic Life and AD&D:** 4.0 times earnings, rounded to the next higher \$1,000, with a minimum of \$10,000, subject to a maximum of \$500,000.

**Spouse:** \$10,000

**Child(ren):** Birth to age 26 years: \$5,000.

#### GUARANTEED ISSUE

**Initial eligibility period only**

**Employee:** \$500,000

**Spouse:** \$10,000

**Child(ren):** \$5,000

#### CONTRIBUTION REQUIREMENTS

**Basic Life and AD&D:**

Coverage is 100% Employer Paid.

**Dependent Life:**

Coverage is 100% Employer Paid.

#### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services
- ▶ Travel Assistance Services

#### AD&D SCHEDULE

| For Accidental Loss of                         | Amount Payable |
|--|----------------|
| Life   | 100%           |
| Both Hands                                     | 100%           |
| Both Feet                                      | 100%           |
| Sight of Both Eyes                             | 100%           |
| One Hand and One Foot                          | 100%           |
| One Hand and Sight of One Eye                  | 100%           |
| One Foot and Sight of One Eye                  | 100%           |
| Speech and Hearing                             | 100%           |
| One Hand                                       | 50%            |
| One Foot                                       | 50%            |
| Sight of One Eye                               | 50%            |
| Speech   | 50%            |
| Hearing  | 50%            |
| For Total Loss of                              | Amount Payable |
| Both Arms and Both Legs                        | 100%           |
| Both Arms and One Leg or Both Legs and One Arm | 75%            |
| Both Arms                                      | 67%            |
| Both Legs                                      | 67%            |
| One Arm and One Leg                            | 67%            |
| One Arm or One Leg                             | 50%            |

#### BENEFIT REDUCTION DUE TO AGE

| Age | Original Benefit Reduced to |
|-----|-----------------------------|
| 70  | 65%                         |
| 75  | 50%                         |

#### FEATURES

- ▶ Accelerated Death Benefit
- ▶ Air Bag Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Portability
- ▶ Seat Belt Benefit
- ▶ Waiver of Premium



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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

Reliance Matrix is a branding name. Coverage is underwritten by Reliance Standard Life Insurance Company, which is licensed in all states (except New York), the District of Columbia, Puerto Rico, the U.S. Virgin Islands and Guam. In New York, insurance products and services are offered by First Reliance Standard Life Insurance Company, Home Office, New York, NY. Where applicable, absence services are provided by Matrix Absence Management, Inc.