

Enhanced Benefits included with the Basic Term Life Policy:

Accidental Death and Dismemberment: If you were to die due to an accident the coverage would pay a double indemnity. This also includes additional benefit riders for Seat Belt, Air Bag, as well as child care, and higher education benefits. The AD&D and additional riders are also included in the Board paid Basic life.

- Example: If I had \$150,000 in coverage and died in a car accident my beneficiary would get the \$150,000 coverage + \$150,000 for the accidental death. If I was wearing my seatbelt in this accident my beneficiary gets 10% of my AD&D benefit up to \$25,000, so another \$15,000. If the Airbag went off the beneficiary would receive 10% of the AD&D up to \$5,000, so an additional \$5,000 there. If I had a child in higher education or in childcare there is a benefit of up to \$4,000 per child per year to 10% or \$20,000 max.

Waiver of Premium: Ability to continue coverage if fully disabled without having to pay premiums.

Accelerated Life Benefit: Ability to access up to 75% of the benefit prior to death to help pay medical bills in the event of terminal illness or the loss of 1 activity of daily living.

Continuation: The option of **Porting** the insurance as a term policy or **Converting** to whole life. This is at an increased rate once you are billed from home.

EAP and Travel Assistance Program: Get up to 3 sessions per issue per year on things like counseling, financial issues, and legal support. Notice you can have "Free online Will preparation" a great benefit all employees can take advantage of.