



What is it?

Life insurance provides cash benefits in the unfortunate event that you pass away.

Why is this coverage valuable?

Life insurance can offer reassurance that you, or the people you love, will have access to money to help cover expenses during a challenging time.

Your life insurance coverage

Eligibility description	All full-time employees of the policyholder or an associated company with and without guaranteed overtime, who is at active work, and who is working in the United States of America, except any temporary or seasonal worker
Contribution	Your employer pays the cost of your coverage
Employee life coverage amount	1.5 times annual earnings rounded to the next higher \$1,000
Employee life coverage maximum	This amount may not exceed \$1,000,000.
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable
Benefit reductions	33% reduction at age 70, and an additional 33% of the original amount at age 75. Benefits end when you retire.
Conversion: Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits
EmployeeConnectSM services: Gives you and your family confidential access to counselors, along with personal, counseling, legal, and financial assistance.	Included
TravelConnect[®] services: Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included



Benefit exclusions

Like any insurance, this life insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Reminder: Please review your beneficiary(ies) to ensure they're up to date. It's good practice to review, and if necessary, update your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access only program exclude payment for paid services. **Not available in New York and Washington.**

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