

NAWP Benefit Guide to 2020 Health Coverage



Medical
Dental
Vision
Disability
Accident
Critical Illness
401k(i)
Life



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Let's Get Started



Become a Member!

As a member of **The National Association of Workplace Programs (NAWP)** your \$10.00 membership benefits and discounts are designed to give you confidence as you plan for the future.

- ▶ \$10,000 Term Life Coverage
- ▶ Sleep Apnea Testing
- ▶ 24-Hour Nurse Line & more!
- ▶ Exclusive 401K(i) Retirement Plan
- ▶ Telephonic Assistance Program
- ▶ Chiropractic
- ▶ Financial Helpline
- ▶ Identity Theft Protection
- ▶ Discount Program:
 - Discounts on Diabetic Supplies
 - Discounts on Prescriptions

4 step enrollment process:

- 1 Choose Daily Care Options**
Daily care platform for routine screenings and doctor office visits that fit your needs and budget.
 - Guaranteed Acceptance

SelectMed.....Pg 4

 - SelectMed Base
 - SelectMed Pro
 - SelectMed Max
- 2 Choose Hospital Indemnity Options**
Hospital Indemnity provides the hospitalization benefits not covered by the daily care plans. This coverage is paid direct to you from the provider.
 - Guaranteed Acceptance

Hospital Indemnity.....Pg 5

 - Option 1
 - Option 2
- 3 Choose Additional Health Options**
Pick and choose additional coverage that compliments your medical coverage.

Dental & Vision..... Pg 6

Disability & Accident..... Pg 7

Critical Illness..... Pg 8

401k(i)..... Pg 9
- 4 Choose Life Coverage Options**
Financial planning is important.
 - Guaranteed Acceptance up to \$50,000 for 10 Year Term and Permanent coverage.
 - Coverage available up to \$500,000.

Group Term Life..... Pg 10

Universal Life..... Pg 11

Individual Major Medical is available and pricing is based on your zip code, age and income. Call us today to learn if you qualify.

There is an additional \$4.00 admin fee for ACH processing.

Medical Coverage Options

Individual Major Medical

Individual Major Medical is available and pricing is based on your zip code, age and income. Call us today to learn if you qualify.

- Open Enrollment is November 1st, 2019 to December 15th, 2019



- If you want to enroll out side of Open Enrollment, you will have to have a qualifying life event (QLE).
 - What is a QLE? If you have had any of the following events in your life, you may be able to enroll in coverage.



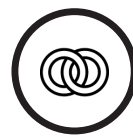
Loss of coverage



Had a baby



Recently moved to a new state



Got married



Turned 26

Daily Medical Options and Enhanced Coverage

SelectMed is for everyday medical needs and has benefits like doctor's visits, blood work, urgent care and more. Call us today to enroll!

- Available year-round
- Guaranteed Acceptance!
- Always open for enrollment or upgrades!

Hospital Indemnity is for hospitalization specific services and provides you with enhanced medical coverage. Call us today to enroll!

- Available year-round
- Guaranteed Acceptance!
- Always open for enrollment or upgrades!
- No Deductibles!
- No Coinsurance!
- First Dollar Coverage







Popular Plan Designs

	SelectMed Pro	HIP Plan 1	SelectMed Pro and HIP Plan 1
Individual	\$102.25/month	\$60.37/month	\$162.62/month
Individual + Spouse	\$168.17/month	\$113.85/month	\$282.02/month
Individual + Child	\$161.55/month	\$86.72/month	\$248.27/month
Family	\$221.25/month	\$130.50/month	\$351.75/month

1. SelectMed Key Benefits

Primary Care Visits
Diagnostic Testing
Prescription Benefits

Urgent Care
CT/MRI/Pet Scans
Mental Health and More

	SelectMed Base	SelectMed Pro	SelectMed Max
Evidence of insurability	Guaranteed Acceptance	Guaranteed Acceptance	Guaranteed Acceptance
PPO Network		First Health®	
Deductible	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)
Individual	n/a	n/a	\$2,000
Family	n/a	n/a	\$4,000
Out-of-Pocket Maximum	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)
Individual	n/a	\$7,900	\$7,900
Family	n/a	\$15,800	\$15,800
SelectMed Medical Services	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)	In-Network Provider (No Out of Network Coverage)
MedCall Now	Included (No Copay)	Included (No Copay)	Included (No Copay)
Preventative & Wellness*	100% Covered in Network-No copay and No deductibles		
Primary Care Visit to Treat Injury or Illness 	Not Covered	\$25.00 Copay Max 5 Visits Per Calendar Year ¹	\$25.00 Copay per visit
Specialist Visit		\$25.00 Copay Max 5 Visits Per Calendar Year ¹	\$50.00 Copay per visit
Outpatient Diagnostic Test (X-Ray, Blood Work) 		\$25.00 Copay Max 5 Tests Per Calendar Year	\$50.00 Copay per test
Prescription Benefit 	No Copay for ACA Compliant covered prescription drugs	No Copay for ACA Compliant covered prescription drugs	No Copay for ACA Compliant covered prescription drugs
Urgent Care 	Not Covered	20% Copay-Generic Only 12 Prescriptions Maximum 30 day supply Maximum	Brand/Generic, \$10 Formulary Generic / \$50 Formulary Brand; Mail \$30 Formulary Generic / \$150 Formulary Brand, \$750 Per Member / \$1,500 Per Family Annual Maximum ²
Outpatient CT/MRI /Pet Scans 		\$25.00 Copay Max 5 Visits Per Calendar Year ¹	\$50.00 Copay per visit
Outpatient Services: Mental Health, Behavioral Health or Substance Abuse Services 		Not Covered	50% Coinsurance per test ³ Subject to deductible
Rehabilitation Services & Habilitation Services		Not Covered	\$50.00 Copay per visit
			\$50.00 Copay per visit Combined limit for all therapies of 20 visits per plan year
Monthly Rates			
Individual	\$75.75	\$102.25	\$194.80
Individual + Spouse	\$130.10	\$168.17	\$328.65
Individual + Child	\$120.40	\$161.55	\$337.02
Family	\$173.75	\$221.25	\$491.98

Not available in Alaska, Hawaii, Massachusetts, and New Hampshire.

1. Combined 5 visits per year includes Primary Care Visit to Treat Injury or Illness, Specialist Visit and Urgent Care Visit.

2. The prescription provided by DataRx is not available in AZ, CA, CO, CT, ID, KS, ME, MD, MI, MN, MT, NC, ND, NJ, NM, NY, PA, RI, UT, VA, VT, WA, WV. In the states noted, \$20 co-pay generic only, 30 day supply max.

3. Pre-authorization required.

For additional information, visit: <https://www.healthcare.gov/coverage/preventive-care-benefits/> as benefits are subject to change. Or reference the Summary Plan Description for a list of Wellness & Preventative services offered In-Network.

First Health is a brand name of First Health Group Corp., an indirect, wholly-owned subsidiary of Aetna Inc.





NAWP-9.20.2019.06

2. Hospital Indemnity

Enhance your SelectMed Coverage by adding this plan to Minimize out-of-pocket expenses.

Key Benefits

-  **Daily In-Hospital**
-  **Off-the Job Accident**
-  **Surgical and Anesthesia**
-  **Hospital Confinement**
- ✓ **Guaranteed Acceptance**
- ✓ **No Deductibles!**
- ✓ **No Coinsurance!**
- ✓ **First Dollar Coverage**

Policy Benefits		Option 1	Option 2
Daily In-Hospital Indemnity Benefit 	Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness.	\$300 31 days	\$500 31 days
Additional Indemnity Benefits		Option 1	Option 2
Intensive Care Indemnity Benefit Rider	Pays each day an insured person is confined to an intensive care unit as the result of a covered accident or sickness.	\$300 10 days	\$500 10 days
Hospital Confinement Indemnity Benefit Rider 	Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness lasting a minimum of 24 continuous hours from time of admission.	\$500 1 day	\$1,000 1 day
Off-the-Job Accidental Injury Indemnity Benefit Rider 	Pays each day an insured person receives treatment for a covered accident. Treatment must be provided by a physician within 96 hours of the accident.	\$200/ 1 day per accident/5 days per calendar year	\$300/ 1 day per accident/5 days per calendar year
Inpatient Miscellaneous Indemnity Benefit Rider	Pays each day an insured person is confined to a hospital as the result of a covered accident or sickness.	\$50 31 days	\$100 31 days
Surgical and Anesthesia Indemnity Benefit Rider 	Inpatient surgery	\$500/1 day	\$1,000/1 day
	Outpatient surgery	\$250/1 day	\$500/1 day
	Outpatient minor surgery	\$50/1 day	\$100/1 day
	Anesthesia percentage	20%	20%
Non-Insurance Discount Programs			
PPO Network offered by Multiplan		Included	Included
Employee Discount Card offered by New Benefits Ltd.		Included	Included

Hospital Indemnity Insurance Monthly Premiums				
	Member	Member + Spouse	Member + Child	Family
OPTION 1	\$60.37	\$113.85	\$86.72	\$130.50
OPTION 2	\$94.85	\$190.60	\$142.86	\$221.09

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL COVERAGE (MEC) AS DEFINED BY THE FEDERAL AFFORDABLE CARE ACT (ACA).

This is a brief summary of Hospital Indemnity Insurance. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details. Issue Age 18 to 65 (Eligible Children under the age of 26).

3. Dental and Vision

Dental Coverage			
Services*		Basic	Preferred
Diagnostic & Preventative	<i>Diagnostic and preventive:</i> exams, cleanings, fluoride, space maintainers, x-rays, and sealants	100%	100%
Basic	<i>Minor restorative:</i> fillings, <i>Prosthetic maintenance:</i> relines and repairs to bridges, implants, and dentures, <i>Emergency palliative treatment:</i> to temporarily relieve pain	80%	80%
Major	<i>Prosthodontics:</i> dentures, <i>Prosthetics:</i> bridges, <i>Implants, Oral surgery:</i> extractions and dental surgery <i>Major restorative:</i> crowns, inlays, and onlays, <i>Endodontics:</i> root canals, <i>Periodontics:</i> to treat gum disease	0%	50%
Annual Max	Annual maximum applies to diagnostic & preventive, basic services, and major services. Annual Max based on Calendar Year	\$500/yr	\$1,000/yr

Plan Deductible			
Individual		\$50/yr	\$50/yr
Family		\$150/yr	\$150/yr

Dental Coverage Perks-Plans ship with the Brush included, plus dental goods delivered to each member every 6 months.

Brush-Sonic-powered, smart, electric toothbrush.
Paste-High-quality, custom formulated toothpaste.
Floss-50 yards of high-quality waxed floss.

Replacement heads-Soft bristle brush heads made specifically for your brush.
AA battery-We'll keep your brush powered and ready to go.
Free shipping-Delivered to your door, right when you need it.

Plan Tier	Member	Member + Spouse	Member + Child(ren)	Family
Basic	\$15.89/mo	\$27.97/mo	\$34.12/mo	\$49.58/mo
Preferred	\$22.30/mo	\$40.79/mo	\$42.77/mo	\$65.06/mo

* Out of network benefit payment is based on maximum allowable (MA).
 Insurance products underwritten by National Guardian Life Insurance Company (NGL), marketed by Beam Insurance Services LLC, and administered by Beam Insurance Administrators LLC (Beam Dental Insurance Administrators LLC, in Texas). Beam Perks provided by Beam Perks LLC. Beam Perks can be obtained separately without the purchase of an insurance product by visiting perks.beam.dental.
 Policy form series numbers NDNGRP 04/06 or NDNGRP 2010. Not all products available in all states.
 † National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.

Vision Coverage	
Frequency	
Exams	12 months
Lenses	12 months
Frames	24 months
Contacts (In Lieu of Glasses)	12 months
Copayments	
Exam	\$10
Materials	\$25
Contact Lens Fitting & Evaluation	15% discount (not to exceed \$60)
In Network Allowances	
Retail Frame Value ^{1,2,3}	20% off amount over allowance
Elective Contact Lenses	\$150
Covered Lens Options	Low Vision and Polycarbonate for Children

Vision Rates			
Member	Member + Spouse	Member + Child(ren)	Family
\$10.22/mo	\$16.76/mo	\$18.42/mo	\$25.22/mo

Insurance products underwritten by National Guardian Life Insurance Company (NGL), marketed by Beam Insurance Services LLC, and administered by Vision Service Plan Insurance Company. Policy form series numbers NVIGRP 11-13 and NVIGRP 5-07. Not all products available in all states.
 † National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.
 1 Extra \$20 Allowance on featured brands like bebe®, Calvin Klein, Flexon, Lacoste, Nike, Nine West and more. Featured frame brands and promotion subject to change.
 2 Frame allowance backed by a wholesale guarantee, meaning VSP fully covers more frames than retail allowance plans.
 3 Allowance may differ at Wal-Mart, Sams and Costco® Optical, however it is of equivalent value.

BM-ERB-0032-201907

3. Disability and Accident

Short-Term Disability Income Replacement	
Evidence of Insurability	Conditional Guaranteed Issue up to \$2,500 per month
Insurance For	Members Only
Benefit Levels	Up to \$5,000 per month (Simplified Issue). Not to exceed 60% of annual earnings.
Benefit Period	6 Months
Waiting Period	14 days accident/14 days sickness
Tax-Free Benefit	No taxes due on cash benefits
Benefit Amount	Ages 18-69
\$500 Monthly Benefit	\$32.00/mo
\$1,000 Monthly Benefit	\$59.00/mo
\$1,500 Monthly Benefit	\$86.00/mo
\$2,000 Monthly Benefit	\$113.00/mo
\$2,500+ Monthly Benefit	Call for Pricing

This is a brief summary of Short-Term Disability Income Insurance. Forms and numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

OFF-THE-JOB-ACCIDENT COVERAGE

Policy Description Highlights	Benefits
Accident Coverage	Accident coverage is a way to help stay ahead of the medical and out-of-pocket expenses that add up so quickly after an accidental injury - emergency treatment, hospital stays, medical exams, and other expenses you may face, such as transportation and lodging needs.
Understanding Off-The-Job Accident	Off-The-Job Accident coverage is a group voluntary off-the-job accident only coverage policy.
Evidence of Insurability	Guarantee Issue
Coverage	Individual and family coverage available
Pays Cash Benefits	<ul style="list-style-type: none"> When you have a covered accident, we'll send cash benefits directly to you (unless you tell us otherwise) and you decide the best way to spend them. Pays in addition to any other coverage.
Base Coverage Offers Benefits For	<ul style="list-style-type: none"> Accident Emergency Treatment Follow-Up Visit and Physical Therapy Initial Accident Hospitalization

	MEMBER	MEMBER + SPOUSE	MEMBER + CHILDREN	FAMILY
	\$21.32/mo	\$31.48/mo	\$27.56/mo	\$38.56/mo

This is a brief summary Accident Insurance. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

3. Critical Illness

**GUARANTEED ISSUE
UP TO \$15,000!
\$50,000 MAX!**



What Is It?

Concentrate on your recovery, not your finances. Critical illness insurance provides a single cash benefit paid directly to you if you're diagnosed or treated for a covered critical illness – giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses, such as car payments, the mortgage, groceries, or utility bills. Consider how you would manage if you were unable to work due to an illness.

Critical Illness

Critical Illness Benefit	Critical illness insurance provides a lump-sum cash benefit which the member can use however they wish. After the critical illness diagnosis, the insured person will receive a lump-sum percentage of the elected benefit amount. The diagnosis must be made after the effective date of the certificate.
Recurrent Critical Illness Benefit	This benefit provides each insured person with an opportunity to receive an additional payment for the same critical illness. The Recurrence Benefit is a percentage of the Critical Illness Benefit amount and the percentage is selected by the association. A recurrence of the same critical illness must be separated by a 12 month waiting period. Only one Recurrence Benefit will be paid for each critical illness.
Wellness Indemnity Benefit	This benefit can help pay the costs for a screening test for early disease signs and lead to earlier intervention, better outcomes and healthier members. The benefit is payable once per calendar year per insured person.
First Occurrence	First occurrence after effective date
Rate Structure	Voluntary - Issue Age

Covered Critical Illnesses

Illness covered under policy	Percentage of Benefit Amount
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
End Stage Renal Failure	100%
Other Specified Organ Failure (Loss of sight, speech, or hearing)	100%
Miscellaneous Diseases - Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Encephalitis/meningitis, Rocky Mountain Spotted Fever, Typhoid Fever, Anthrax, Cholera, Primary Sclerosing Cholangitis (Walter Payton's Disease) and Tuberculosis	100%
Alzheimer's Disease	30%
Coronary Artery Disease Requiring Bypass Grafts	25%
Coronary Artery Disease Requiring Angioplasty/Stent	5%

Additional Benefit	Benefit Amount
Wellness Indemnity Benefit	\$100
Recurrent Critical Illness Benefit Rider	100%

\$ Sample Premiums for Member - Non-Tobacco Rates \$

Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	Age	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000
18-29	\$19.75	\$22.60	\$25.45	\$28.30	\$31.15	\$34.00	50-59	\$46.60	\$58.40	\$70.20	\$82.00	\$93.80	\$105.60
30-39	\$21.40	\$24.80	\$28.20	\$31.60	\$35.00	\$38.40	60-64	\$83.35	\$107.40	\$131.45	\$155.50	\$179.55	\$203.60
40-49	\$29.95	\$36.20	\$42.45	\$48.70	\$54.95	\$61.20	65+	\$104.95	\$136.20	\$167.45	\$198.70	\$229.95	\$261.20

MONTHLY **MONTHLY**

This is a brief summary of Critical Illness Coverage. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details. Issue Age 18 to 65 (through age 64 in California)

3. 401k(i)



Reality Check

Everyone has a moment when tomorrow becomes real. When it's time to think about your retirement, our 401K(i) policy provides the tools and resources that make it easy to plan. So you can do more than think about your future, you can plan for a brighter one. Has tomorrow become real for you?



Did you know?

Did you know? If you start saving for retirement at age 35, and earn \$40,000 per year, you will need to save at least 12.2% each year going forward to potentially achieve a fully funded retirement.¹

The 401K(i) Retirement Solution

FEATURES

World-class investment options combined with customized participant education and state-of-the-art record keeping services for a solution that provides unsurpassed fiduciary protection.

CREATES

A coordinated, risk-controlled approach to plan management by integrating all components of the plan into one bundled model, delivering an unsurpassed level of efficiency and control.

FLEXIBILITY

You decide how much you want to save and decide how your money is invested.

CONVENIENCE

You can select from a variety of investment options to fit your needs.

TAX BENEFITS

Contributions made on a pre-tax basis reduce your current taxable income.



Helpful Tips:

- ▶ Find a way to save automatically on a regular schedule.
- ▶ Use your resources! If you need help, ask!
- ▶ Find a plan that fits you, your lifestyle and your budget.
- ▶ Reduce debt! The fewer bills you have to pay off, the more money you can save for retirement.

¹ Assumptions: Retirement at age 65, with a goal of replacing 80% of final working income for life. Source: Ibbotson et al, "National Savings Rate Guidelines for Individuals," Journal of Financial Planning, April 2007.

4. 10 Year Group Term Life

**GUARANTEED ISSUE
UP TO \$50,000!
\$500,000 MAX!**



What Is It?

Life insurance helps provide immediate and future financial security for your family following your death. Term life insurance gives you coverage for a specified period of time, or "term" such as 10 years.

Policy Highlights	Benefits
Benefit Levels	<ul style="list-style-type: none"> - Guaranteed issue up to \$50,000 not to exceed 5 times salary. - Spouse guaranteed issue up to \$15,000. - Eligible dependent children issue is up to \$10,000; minimum is \$5,000
Evidence of Insurability	Guaranteed Issue
Portable	If an insured leaves the group for any reason, he or she may be able to continue this Voluntary Group Term Life Insurance coverage on a direct basis.
Convertible to Whole Life Policy	Opportunity to convert to permanent ¹ life insurance upon termination of insurance.
Accelerated Death Benefit for Critical Care Condition Rider	Benefit amount is 25% of the life insurance death benefit. Allows the insured to receive an early payout of the life insurance death benefit in the event of these critical care conditions: cancer, heart attack, major organ transplant surgery, renal failure or stroke.
Accelerated Death Benefit for Living Benefit Rider	Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment. Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
Extension of Benefits Rider	Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up benefit of 25% of face amount
Accelerated Death Benefit for Terminal Illness Rider	Accelerates up to the lesser of \$100,000 or 50%. Accelerates a portion of the death benefit amount if a covered person is first diagnosed with a terminal illness which, in the best medical judgment, will result in death within 12 months.
Waiver of Premium Due to Layoff or Strike Rider	Waives the premium for up to six months in the event of involuntary layoff or strike. Waiver is limited to three layoffs/strikes, not to exceed a total of six months, per 12-month period. This rider terminates when the owner reaches age 65. This rider is not available to self-employed individuals.

Sample Premiums for \$50,000 in Coverage* - Non-Smoker

AGE	PREMIUM
Age 25	\$16.38
Age 30	\$18.46
Age 35	\$22.17
Age 40	\$29.29
Age 45	\$39.00
Age 50	\$50.71
MONTHLY	



Issue ages are 16-75 for member and 16-65 for spouse. *Rates are based upon age and tobacco usage. ¹Coverage could lapse prior to the maturity for non-payment of premiums. You must speak with a benefits counselor to receive your applicable rate.

This is a brief summary of Group Term Life Insurance. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

4. Group Universal Life

**GUARANTEED ISSUE
UP TO \$50,000!
\$500,000 MAX!**



What Is It?

Universal Life Insurance is designed to last your lifetime. It combines life insurance protection with the ability to grow cash value over time. As long as your policy has earned sufficient cash value, you may borrow from it for any reason at a modest interest rate. You can use this loan for things such as paying college tuition, mortgage costs, or use it to pay for final expenses.

Policy Highlights	Benefits
Benefit Levels	Guaranteed issue up to \$50,000 for member and \$15,000 for spouse. Eligible dependent children is \$25,000 or \$10,000 for child term rider.
Evidence of Insurability	Guaranteed Issue
Cash Value Accumulation	The policy builds with a minimum guaranteed interest rate of 3%
Portable	Yes. If you retire or leave your group, you can take comfort in knowing that your premium won't change because you leave.
Accelerated Death Benefit for Terminal Condition Rider	Accelerates up to the lesser of \$100,000 or 75%. Accelerates a portion of the life insurance death benefit if the insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months. When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.
Waiver of Monthly Deductions for Layoff or Strike Rider	Waives the monthly deductions for up to six months per year if the member is involuntarily laid off. Benefits are limited to three layoffs per year and are based on the member's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured member's layoff. Rider is available through age 55 and terminates on the member's 60th birthday or when the insurance is assigned to another party, whichever is earlier.
Accelerated Death Benefit for Critical Condition Rider	Accelerates up to the lesser of \$100,000 or 25%. Accelerates a portion of the life insurance death benefit if the insured person is first diagnosed with a covered critical care condition (cancer, heart attack, stroke, renal failure or major organ transplant surgery) after the 30-day waiting period. When exercised, an administrative fee of \$250 will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.
Accelerated Death Benefit for Living Benefit Rider	Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment. Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.
Extension of Benefits Rider	Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up benefit of 25% of face amount
Automatic Face Amount Increase Rider	\$1 per week for 10 years. Spouse coverage is \$1 per week for 3 years. This rider automatically increases the face amount by increasing the planned premium annually. The face amount will increase by the amount that the planned premium increase will purchase at current age and rate class. This rider is only available to a member, age 16 through 60, during the initial enrollment and cannot be added later.
Child Term Insurance Rider	Benefit of \$10,000 or \$20,000 for each child. All children in the family will be insured for the same coverage amount. Allows an insured member or spouse (but not both) to insure all eligible children, age 15 days through age 25, for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.



Issue ages are 16-75 for member and 16-65 for spouse. ** Rates are based upon age and tobacco usage. You must speak with a benefits counselor to receive your applicable rate.

Sample Monthly Premiums* - Non-Tobacco		
AGE	AMOUNT YOU WILL PAY	AMOUNT OF DEATH BENEFIT
Age 25	\$27.85	\$50,000
Age 30	\$32.60	\$50,000
Age 35	\$39.08	\$50,000
Age 40	\$48.13	\$50,000

This is a brief summary of Universal Life Insurance. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

ATTENTION



Exclusive Benefit Options:

Medical Benefits Available Now!

SelectMed and Hospital Indemnity Plan Options

- Guaranteed Acceptance
- Available year-round
- Guaranteed Acceptance!
- Always open for enrollment or upgrades!

Guaranteed Issue Coverage Options

- Critical Illness
 - Up to \$15,000!
 - No Health Questions!
- Group Term Life and Universal Life
 - Up to \$50,000!
 - No Health Questions!

Additional Health Options

Dental - Vision - Accident - Disability - Critical Illness - 401k(i)

Learn more about your benefit options



Call 866-951-8419
M - F, 8am - 7pm EST
¡Hablamos Español!



Shop Online at
prime.enroll1st.com



Visit Dave Brill on the
Oasis Campus and
TH/F in Cafeteria