



## What is it?

Life insurance provides cash benefits in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury.

## 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

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 5 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$10,000
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
<b>TravelConnect® services:</b> 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.

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## Your life insurance coverage

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 2 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$12,000
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
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## Your life insurance coverage

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 3, 4, 6-8, 13, and 16 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$20,000
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
<b>TravelConnect® services:</b> Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

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## What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury.

## Why is this coverage valuable?

Life and AD&D 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 and AD&D coverage

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 9 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$30,000
<b>AD&amp;D coverage amount</b>	Your enhanced AD&D coverage is equal to the life benefit amount.
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
<b>TravelConnect® services:</b> 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 and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected, unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

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## Your life insurance coverage

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 14 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$50,000
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
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## Why is this coverage valuable?

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## Your life insurance and AD&D coverage

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 10, 10s, 11, 12, 17,18, and 99 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$50,000
<b>AD&amp;D coverage amount</b>	Your enhanced AD&D coverage is equal to the life benefit amount.
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
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## Benefit exclusions

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For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected, unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

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## Your life insurance and AD&D coverage

<b>Eligibility description</b>	All Active Permanent, Full-Time and Part-Time Unit 15 Employees
<b>Contribution</b>	Your employer pays the cost of your coverage.
<b>Employee life coverage amount</b>	\$250,000
<b>AD&amp;D coverage amount</b>	Your enhanced AD&D coverage is equal to the life benefit amount.
<b>Conversion:</b> Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits.
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- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected, unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

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