

# BASIC TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE OVERVIEW

Prepared for the employees of Missouri Alliance for Children and Families

## Basic Term Life and AD&D Insurance Coverage – Paid by your Employer

<b>Eligibility</b>	All active, Full-time Employees of the Employer regularly working a minimum of 30 hours per week in the United States, who are citizens or permanent resident aliens of the United States.	
<b>Eligibility Waiting Period</b>	No waiting period.	
<b>Employee</b>	<b>Benefit Amount and Maximum</b>	\$15,000
	<b>Benefit Reduction Schedule</b>	Benefits will reduce to 65% at age 65 and 50% at age 70.

No one may be covered more than once under this plan.

### Guaranteed Coverage for Term Life Insurance Coverage

Guaranteed Coverage Amount is the amount of coverage you can elect without answering any medical questions or taking a health exam. Guaranteed Coverage is only available during Initial Enrollment and other times as approved. If you apply for coverage that is above the Guaranteed Coverage Amount, or if you are applying for coverage after 31 days after you become eligible, you must fill out a Medical Evidence of Insurability form. All dependent child benefits are guaranteed issue.

### Other Coverage Features

#### Accelerated Death Benefit – Terminal Illness

If you are diagnosed by two unaffiliated physicians as terminally ill with a life expectancy of 12 months or less, the benefit for terminal illness provides for up to 75% of the basic Term Life Insurance coverage amount in-force or \$11,250, whichever is less, to be paid to the insured. This benefit is payable only once in the insured's lifetime, and will reduce the life insurance death benefit.

**Continuation for Disability for Employees Age 60 or over** - If your active service ends due to disability, at age 60 or over, your coverage will continue while you are disabled. Benefits will remain in force until the earliest of: the date you are no longer disabled, the date the policy terminates, the date you are Disabled for 12 consecutive months, or the day after the last period for which premiums are paid.

You are considered disabled if, because of injury or sickness, you are unable to perform all the material duties of your Regular Occupation, or you are receiving disability benefits under your Employer's plan.

**Extended Death Benefit** - The extended death benefit ensures that if you become disabled prior to age 60, and die before it is determined if you qualify for Waiver of Premium, we will pay the life insurance benefit if you remain disabled during that period. No additional premium payment is required for the extended coverage.

**Waiver of Premium** - If you are totally disabled prior to age 60 and can't work for at least 9 months, you won't need to pay premiums for your coverage while you are disabled, provided the insurance company approves you for this benefit. You are considered totally disabled when you are completely unable to engage in any occupation for wage or profit because of injury or sickness. This benefit will remain in force until age 65, subject to proof of continuing disability each year.

**Conversion** - If group life coverage ends (except due to nonpayment of premium), your employment is terminated, membership in an eligible class is terminated, or insurance coverage is reduced based on attained age, you can convert to an individual non-term policy. To convert, you must apply for the conversion policy and pay the first premium payment within 31 days after your group coverage ends. Premiums may change at this time, and terms of coverage will be subject to change.

**For Wearing a Seatbelt (Employee Only)** - Additional 10% benefit but not more than \$1,500 if the covered person dies in an automobile accident while wearing a seatbelt.

### **When Your Coverage Begins and Ends**

Coverage becomes effective on the later of the program's effective date, the date you become eligible, the date we receive your completed enrollment form, or the date you authorize any necessary payroll deductions. Your coverage will not begin unless you are actively at work on the effective date. Coverage will continue while remain eligible, the group policy is in force, and required premiums are paid.

### **What is Not Covered**

Self-inflicted injuries or suicide while sane or insane; commission of a felony; any act of war, declared or undeclared; sickness, disease or bodily infirmity, or surgical or medical treatment thereof, or bacterial or viral infection (not including accidental food poisoning or certain infections related to accidental external cuts or wounds); voluntary self-administration of any drug or chemical substance not prescribed by or taken according to the directions of a doctor (not including accidental ingestion of a poisonous substance); while the covered person is on full-time active duty for more than 30 days any Armed Forces (this does not include Reserve or National Guard training, unless it extends beyond 31 days); air travel, including boarding and alighting from aircraft, that is being used for test or experiment; which the covered person is flying, learning to fly or is serving as a member of the crew; a military aircraft other than Air Mobility Command or its foreign equivalent; an aircraft owned or leased by or for the employer, its subsidiaries or affiliates or by the insured person or a member of his household; an aircraft that does not have a valid FAA certificate or airworthiness; or an aircraft that is not flown by a pilot with a valid license.

This information is a brief description of the important features of the plan. It is not a contract. Terms and conditions of coverage are set forth in Group Policy No. SGM-610491. Please refer to your Certificate of Insurance or Summary Plan Description for more detailed information. Coverage is underwritten by Life Insurance Company of North America, a Cigna company.



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