

Enrollment at a glance

A guide to your plan basics

OPEN ENROLLMENT FOR COVERAGE EFFECTIVE 2019 North American Division of Seventh-day Adventists

**Take advantage of insurance offered at your workplace.
It's convenient and affordable.**

Life Insurance provides basic protection for your loved ones if something happens to you. While many U.S. households have life insurance, the average amount of coverage is often inadequate to meet family needs or pay off debt. Taking advantage of life insurance coverage offered by North American Division of Seventh-day Adventists can be an important part of your financial security.

North American Division of Seventh-day Adventists provides full-time employees with Basic Life Insurance coverage. Eligible full-time and part-time employees may apply for more coverage in the Supplemental Group Term Life Insurance program.

Your Life Insurance Benefit Includes

| | |
|----------------------------|--|
| "Take it With You" | <i>(Applicable for Supplemental Life Only)</i> The portability option allows for continued coverage that can help protect your family even when your current employment ends. |
| Waiver of Premium | <i>(Applicable for Supplemental Life Only)</i> If you become totally disabled, your life insurance premium may be waived if you satisfy certain conditions as defined by the policy. |
| Accelerated Benefit | You may collect a portion of your death benefit (80%) while you are living, if you are diagnosed with a terminal condition with a limited life expectancy of no more than twelve months (may vary by state). |

Supplemental Term Life Insurance Coverage Options

| | For You | For Your Spouse | For Your Child(ren) |
|-------------------------|--|--|--|
| Eligibility | Full-time and part-time employees as defined by your employer. | Coverage is available only if Employee Supplemental Life Insurance is elected. | Coverage is available only if Employee Supplemental Life Insurance is elected. |
| Coverage Options | \$10,000 to \$750,000 in \$10,000 increments. Note: Combined Basic and Supplemental Life coverage maximum is \$850,000. | | |

Insurance Rate Information and Premium Calculator

The cost is calculated based on the age of the employee or spouse as of each January 1st.

The rates shown are guaranteed until 01/01/2021.

Follow the steps below to calculate the premium based on the amount of insurance you plan to elect.

| Supplemental Life Insurance | For You | For Your Spouse | For Your Children |
|--|---------|-----------------|-------------------|
| Step 1: Select the amount of insurance you want | \$ | \$ | \$ |
| Step 2: Divide this number by \$1,000 | \$ | \$ | \$ |
| Step 3: Enter the rate from the table(s) above | \$ | \$ | \$ |

Step 4: Multiply Step #2 by Step #3

Personal Accident Insurance

Personal Accident Insurance provides additional protection for your loved ones in the event you are killed or severely injured in a covered accident. Personal Accident Insurance can help you or your family deal with expenses and financial obligations that arise in the wake of a serious accident.

For You

