



LM Voluntary Life and AD&D

For **TBS**

Life is full of many twists and turns. LifeMap Voluntary Life and AD&D coverage protects your family's future, no matter what life may throw your way.

How the Plan Works

- Eligibility Requirement**
 You must be an active employee able to perform the majority of duties of your own occupation.
- Premium Contribution Structure**
 Voluntary Life and AD&D Insurance is paid for by the employee.
- Guarantee Issue**
 Enrolling today in Voluntary Basic Life and AD&D Insurance with LifeMap provides you a safety net for your family's future – no questions asked. Employee Guarantee issue for this plan is \$100,000 for both Life and AD&D coverage.

Plan Benefits

Employee Life and AD&D Insurance	Coverage is available in \$10,000 increments, from \$10,000 to a maximum of 5 times your annual earnings, rounded to the next higher increment, not to exceed \$500,000.
Spouse Life and AD&D Insurance	\$20,000 - Spouse is automatically enrolled when employee enrolls in coverage. *Full Amount is Guarantee Issue
Dependent Child(ren) Life and AD&D Insurance	\$10,000- Dependent child(ren) is/are automatically enrolled when employee enrolls in coverage. *Full Amount is Guarantee Issue

Benefits Summary

Plan Features

Accelerated Benefit	Members who are diagnosed terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination.
Portability	You may elect to port your Voluntary Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Life coverage continued without payment of premium if insured becomes totally and permanently disabled (proof of disability required).

Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

AD&D Benefits Included

- | | |
|--|--|
| <ul style="list-style-type: none"> Adaptive Home/Vehicle and Rehabilitative Benefit AirBag and Seat Belt Spouse and Child Education Coma | <ul style="list-style-type: none"> Adaptive Home/Vehicle and Rehabilitative Benefit AirBag and Seat Belt Spouse and Child Education Coma |
|--|--|

Limitations & Exclusions

Life – None

AD&D – The policy does not cover any loss including, but not limited to:

- suicide or such attempts
- participation in a riot, war or act of war; military service for any country
- committing an assault or felony;
- sickness, disease, pregnancy, heart attack or stroke
- bacterial or viral infections not the result of an injury
- taking medications or drugs unless administered by a prescribing or licensed physician
- travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight
- the insured Employee's intoxication

LifeMapCo.com
1 (800) 794-5390

This document is intended to give a brief overview of the product and how it may be used. For a copy of the full policy including all covered benefits, exclusions and limitations, please contact your employer.