

Your group **life** benefits

	GROUP TERM LIFE	ACCIDENTAL DEATH & DISMEMBERMENT
	Group Term Life insurance pays a benefit to an employee's beneficiary if the employee dies.	Accidental Death & Dismemberment insurance pays a benefit for death or loss of hands, feet and/or vision when an employee experiences a loss within 365 days of an accident.
Director, Asst Director, or CI, All Other Members Benefits	\$15,000 benefit	\$15,000 benefit Coverage for employees on and off the job.
Benefit Age Reduction	35% reduction of benefits at age 65 and an additional 15% reduction at age 70.	
Proof of Good Health	<p>Proof of good health is required for life insurance amounts greater than \$15,000.</p> <p>Persons age 70 and over shall have an amount that is the lesser of the amount shown or the amount with the prior carrier.</p> <p>Proof of good health required if on the date the member becomes eligible for coverage there are fewer than five members insured.</p>	