



## Voluntary Life Insurance

For Bonneville County

### How the Plan Works

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

- Eligibility Requirement**  
 If you are an active employee working a minimum of 20 hours per week, you will be eligible for these benefits.
- Who pays for the coverage?**  
 Voluntary Life Insurance premiums are paid by you, the employee, through payroll deduction.
- Dependent Eligibility Requirement**  
 Dependents must be a Legal Spouse and/or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guarantee Issue**  
 Enroll within 31 days of your initial eligibility date and with no questions asked, you will be covered for up to \$200,000 in Life Insurance. With a few extra steps of completing our Evidence of Insurability requirements, you may be covered for up to \$300,000!
- Step-Up Guarantee:** If you enroll for at least \$10,000 when you are first eligible for coverage, you may increase your benefit amount during Annual Enrollment, up to \$200,000, in increments of \$10,000, on a guarantee issue basis.

### Benefits Summary

#### Plan Benefits

Employee Life Insurance	\$10,000 increments to a maximum of \$300,000 or 5 times your annual earnings, whichever is less
Spouse Life Insurance	\$10,000 increments to a maximum of \$300,000
Child(ren) Life Insurance	\$2,000 increments to a maximum of \$10,000 (employee or spouse must elect coverage for themselves to elect Child(ren) coverage)

#### Guarantee Issue Amount

Employee	\$200,000
Spouse	\$50,000
Dependent Child(ren)	\$10,000

#### Plan Features

Accelerated Benefit	A covered employee or spouse who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Voluntary Life may be converted to an individual policy, without proof of insurability, within 31 days of loss of eligibility.
Portability	Voluntary Life may be ported without proof of insurability within 31 days of loss of eligibility. 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 may be continued without payment of premium if a covered employee or spouse becomes totally disabled (proof of disability required). Coverage may be continued up to age 65.

#### Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75, to 20% at age 80, to 15% at age 85, and to 10% at age 90.

**LifeMapCo.com**  
**1 (800) 794-5390**

*This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.*

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Insurance for every step of life.

### Monthly Rates

Non-Tobacco, per \$1,000 of Benefit	
Age	Employee & Spouse
24 and under	\$0.100
25-29	\$0.095
30-34	\$0.108
35-39	\$0.146
40-44	\$0.215
45-49	\$0.333
50-54	\$0.528
55-59	\$0.827
60-64	\$1.161
65-69	\$1.880
70-74	\$3.729
75 and over	\$7.681
Dependent Child	
\$0.224 per \$2,000 of benefit regardless of the number of children in the family	

### Limitations & Exclusions

- **Life:** Suicide, intentionally self-inflicted injury; or any attempts to injure oneself are excluded during the first two years of coverage or increase of coverage.

### Monthly Premium Calculation

To calculate your monthly payroll deduction, use the formula below:

$$\begin{array}{c}
 \boxed{\phantom{000000}} \div \boxed{1,000} \times \boxed{\phantom{000000}} \\
 \text{Desired} \qquad \qquad \qquad \text{Rate} \\
 \text{Benefit} \qquad \qquad \qquad \text{(from table left)} \\
 \\
 \text{Estimated Monthly} \\
 \text{Payroll Deduction: } \boxed{\phantom{000000}}
 \end{array}$$

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