



## Voluntary Life Insurance

For John H. Hunts, MD PhD, LLC

### How the Plan Works

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

- Eligibility Requirement**  
 If you are a full-time active employee working the minimum number of hours your employer requires each week, you will be eligible to elect coverage for yourself and any eligible dependents.
- Who pays for the coverage?**  
 You pay your Voluntary Life Insurance premiums through payroll deduction.
- Dependent Eligibility Requirement**  
 Dependents must be a Legal Spouse and/or unmarried child(ren) up to age 26 of the covered

### Benefits Summary

#### Plan Benefits

Employee Life Insurance	Increments of \$10,000, from a minimum of \$10,000 to a maximum of the lesser of: 5 times annual earnings; or \$300,000.
Spouse Life Insurance	Increments of \$10,000, from a minimum of \$10,000 to a maximum of \$300,000*

\*Spouse Benefit amount may not exceed 100% of Employee coverage on Washington situs plans

Child(ren) Life Insurance**	<b>Birth to 6 mos.:</b> \$1,000 or 5% of insured's face amount, whichever is less <b>6 mos. To 26 yrs.:</b> 5% of insured's face amount
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\*\*Employee or spouse must elect coverage for themselves to elect Child(ren) coverage. Children can only be insured under one parent.

#### Plan Features

Accelerated Benefit	A covered employee or spouse who is diagnosed with a terminal illness 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.
Waiver of Premium	Life coverage may be continued without payment of premium if a covered employee or spouse becomes totally disabled before age 60 (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 exclusions, limitations or provisions. Please see your Certificate of Coverage for benefit details. LifeMap is not liable for any errors, including rate discrepancies or omissions in this document. If there is any discrepancy between this document and the master policy, master policy provisions will prevail. Benefits may not be available in all states. Contact your Group Administrator if you have any questions.*

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### Monthly Rates

#### Uni-Tobacco, per \$1,000 of Benefit

Age	Employee or Spouse
29 and under	\$0.10
30-34	\$0.11
35-39	\$0.14
40-44	\$0.24
45-49	\$0.42
50-54	\$0.70
55-59	\$1.21
60-64	\$1.40
65-69	\$2.45
70-74	\$4.28
75 and over	\$6.54

#### Dependent Child

When coverage for an Employee and/or Spouse is approved, dependent children are automatically insured.

### Limitations & Exclusions

- **Life** benefits are not payable for death resulting from suicide, intentionally self-inflicted injury; or any attempt to injure oneself, whether sane or insane, during the first two years of coverage or increase of coverage.  
No restrictions or exclusions regarding time, place or circumstances of death apply to Washington situs plans.

### Monthly Premium Calculation

To calculate your monthly payroll deduction for employee or spouse, use the formula below:

<b>Desired Benefit</b>		<b>Rate</b> (from table left)
\$ _____	÷	\$ _____
	1,000	X
= Estimated Monthly Payroll Deduction \$ _____		

**Example:**

$$\frac{\$20,000}{\text{(benefit)}} \div \$1,000 = 20 \times \frac{0.42}{\text{(rate)}} \text{ (age 45)} = \$8.40 \text{ (estimated deduction)}$$

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