

# Life Insurance

## Missionary Church, Inc.

FAMILY LIFE PLAN	
Coverage amount	<ul style="list-style-type: none"><li>• \$50,000 coverage for employee</li><li>• \$10,000 coverage for spouse</li><li>• \$10,000 coverage for each eligible child</li><li>• Guaranteed Issue: \$50,000</li></ul>
Coverage maximum	\$50,000
Benefit reduction at age 65 (Active employee)	Reduces to 65% but not less than \$20,000
Accelerated death benefit	50% for active employees & retirees

### FAMILY LIFE MONTHLY RATE

\$14.00

If you are absent from work on the date your coverage would normally begin due to injury, sickness or temporary leave of absence, coverage for you and your eligible dependents will begin on the date you return to active employment.

### » Additional Benefits for you and your family

#### ***assist america***<sup>®</sup>

24-hour network of emergency medical and legal resources offering worldwide emergency assistance to active employees and their families who are traveling more than 100 miles from home. For more information, call **1-800-872-1414** within the U.S. or e-mail travel assistance services at [medservices@assistamerica.com](mailto:medservices@assistamerica.com). If you're traveling outside of the U.S., call **(U.S. access code) +609-986-1234**.

#### ***Accelerated death benefit***

Allows terminally ill participant with a life expectancy of 12 months or less to receive up to 50% of the death benefit prior to death.

(over)

***Portability or conversion of coverage***

You and your dependents can continue coverage if employment is terminated or you otherwise lose eligibility.

***Add children without underwriting***

Notify your employer's designated benefits administrator within 60 days of a child's birth, adoption or placement for adoption to add Child Term Life coverage or to add a dependent child to your existing Child Term Life Plan without underwriting.

***Waiver of Premium***

If you are approved for Waiver of Premium due to total disability, the Plan (GuideStone) pays premium to continue coverage for your eligible dependents.