

# Level Term Life SnapCare



Level Term Life plans are a budget-friendly choice to supplement your current coverage. They provide straightforward protection that's affordable and remains the same for that period of time or "term."

If you happen to die during the term, your loved ones receive a lump-sum benefit. This benefit can be used at the beneficiary's discretion.

## Coverage Type

Level term life insurance renewable to age 80, available in a term duration of 10 years.

Last duration can be less than 10. Product duration to age 80.

## BENEFITS & FEATURES

### Benefit Amounts

Benefit amounts are available at various levels:

- \$25,000 to \$125,000 for employees

Dependent coverage also can be added:

- Spouse: \$15,000
- Child: \$10,000 for eligible child.

|            | Guarantee Issue            |
|------------|----------------------------|
| Employee   | up to \$125,000            |
|            | Contingent Guarantee Issue |
| Spouse     | \$15,000                   |
| Child(ren) | \$10,000                   |

## Family Term

Offers spouse coverage up to \$15,000 and child coverage up to \$10,000 (for each insured child). Insurance for a dependent cannot exceed the employee's coverage amount.

- Family Term coverage may be added after original policy issue date
- Family Term Benefit terminates when base plan is terminated
- Family Term Benefit is convertible
- Spouses are covered to age 60
- Children are covered through age 25. All children are covered with a single premium regardless of the number of children.

## Terminal Illness Benefit

Accelerates payment of the life insurance death benefit in the event of the employee's future terminal illness diagnosis (with 12 months or less to live) or loss from specified critical illnesses. For the terminal illness benefit, the maximum advance is \$150,000 based on the benefit amount selected.

\*\*Please see policy for complete benefit details.



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