

The **Quality** Choice for **Group Term Life and AD&D**

Group Term Life is one of the most valued of all employee benefits. It is the basis of a strong benefits plan and is a vital safeguard for employees. For many, group term life may be the only life insurance they will ever have.

Important Features¹

Accelerated Benefits: Without extra cost, part of the benefit is paid to terminally ill policyholders.

Waiver of Premium: If an employee becomes totally and permanently disabled before age 60, the policy carries on and premiums are waived.

Conversion Privilege: Lets employees move to a personal life policy within 31 days of leaving active employment. No proof of good health is needed.

Basic employee coverage is just the start! Employers can also offer employees the chance to buy group term life for their dependent spouses and children. QualChoice also offers life coverage based on salary or class plans, in varied amounts.

OPTIONS**		
Group Term Life*	Dependent Term Life	
\$15,000	Spouse \$2,500	Children \$1,250
\$20,000	Spouse \$5,000	Children \$2,500
\$30,000	Spouse \$7,500	Children \$3,750
	Spouse \$10,000	Children \$5,000

*If any part of a covered group has SIC codes 1795, 2892, 9221, 9224 or 9111, rates will be higher.
**Call for other dollar amounts.

Accidental Death & Dismemberment (AD&D)

Some employees are looking for benefits beyond life insurance. QualChoice group AD&D insurance helps protect against loss of life or certain injuries because of a covered accident. The AD&D benefit amount matches the life insurance benefit amount.

AD&D benefits are paid for these losses if the result of a covered accident:	Half of the AD&D benefit is paid for these losses if the result of a covered accident:
<ul style="list-style-type: none"> • Loss of life • Loss of both hands or both feet • Loss of sight in both eyes • Loss of a hand and a foot • Loss of a hand or a foot and the sight in one eye 	<ul style="list-style-type: none"> • Loss of a hand • Loss of a foot • Loss of sight in one eye

Benefits for Life and AD&D reduce to 65% of the original amount at age 65. They end at age 70 or when the policyholder retires, if earlier.

¹Like most group life policies, QualChoice policies have certain exclusions, limitations and reductions of benefits and terms for keeping them in force. Underwritten by QualChoice Life & Health Insurance.

