



## Basic Life and AD&D Insurance

### For Associated General Contractors

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

#### How the Plan Works

- Eligibility Requirement**  
 You must be an active employee able to perform the majority of duties of your own occupation and working a minimum of 17.5 hours per week on a regular basis.
- Guarantee Issue**  
 Enrolling today in Basic Life and AD&D Insurance with LifeMap provides you a safety net for your family's future – no questions asked. Guarantee issue for this plan is \$30,000 for both Life and AD&D coverage.
- Premium Contribution Structure**  
 Basic Life and AD&D Insurance is non-contributory. Non-contributory Insurance means you are not required to pay any of the premium.

LifeMapCo.com  
1 (800) 794-5390

## Benefits Summary

### Plan Benefits

Employee Life Insurance	\$30,000
Employee AD&D Insurance	\$30,000

### Plan Features

Accelerated Benefit	Members who are diagnosed terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination.
Portability	You may elect to port your Life insurance to continue your coverage under the group policy. 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 continued without payment of premium if insured becomes totally and permanently disabled (proof of disability required).

### 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.

### Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

### AD&D Benefits Included

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>Adaptive Home/Vehicle and Rehabilitative Benefit</li> <li>Air Bag and Seat Belt</li> <li>Spouse and Child Education</li> <li>Coma</li> </ul> | <ul style="list-style-type: none"> <li>Day Care</li> <li>Exposure and Disappearance</li> <li>Felonious Assault</li> </ul> |
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### AD&D Limitations and Exclusions

Benefits are not payable for losses due to intentionally self-inflicted injury -- or any attempt to injure oneself while sane; or taking part in a riot; or any war or act of war -- declared or undeclared; or military service; or taking part in an assault or a felony; or the voluntary use or consumption of any poison, chemical compound or drug except as prescribed by a physician; or bodily infirmity or disease from bacterial infections (except accidental ingestion of contaminated foods) -- other than infection caused from an injury covered under this coverage.

*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.*



Insurance for every step of life.

## Additional Benefits

- **Beneficiary Assistance Program**  
The BAP can help you and other household members cope with a serious illness or loss.
- **Travel Assistance**  
When traveling 100 or more miles away from home, or outside of your home country, you can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world.
- **Repatriation**  
If death occurs more than 100 miles from your primary residence, we will pay to prepare and ship your body to the place of burial or cremation.
- **Seat Belt**  
If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.

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