



## Voluntary Life Insurance

For **Associated General Contractors**

Life is full of many twists and turns. LifeMap Voluntary Life 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 enrolled in your employer's basic life insurance program.
- Dependent Eligibility Requirement**  
 You must be a Legal spouse, State Registered Domestic Partner, and or child (up to age 26) to be eligible for coverage.
- Premium Contribution Structure**  
 Voluntary Life and AD&D Insurance is paid for by the employee.
- Medical Underwriting**  
 All elections require a medical questionnaire.

**LifeMapCo.com**  
**1 (800) 794-5390**

### Benefits Summary

#### Plan Benefits

Employee Life Insurance	Coverage is available in \$10,000 increments, from \$10,000 to a maximum of the lesser of \$300,000 or 5 times annual earnings.
Spouse Life Insurance	\$10,000 increments, from a minimum of \$10,000 to a maximum of \$300,000.
Dependent Child(ren) Life Insurance	\$2,000 increments, to a maximum of \$10,000.

#### 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 Voluntary 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.

*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.*

## Monthly Premium Calculation

To calculate your monthly payroll deduction, use the formula indicated below:

1. Enter your age on Line 1.
2. Enter your benefit election, in \$1,000 increments, on Line 2.
3. Select your rate from the rate table above and enter on Line 3.
4. Multiply Line 2 by the amount entered on Line 3, enter on line 4.

Line 1: \_\_\_\_\_  
Line 2: \_\_\_\_\_  
Line 3: \_\_\_\_\_  
Line 4: \_\_\_\_\_

The amount shown on Line 4 is your estimated monthly payroll deduction. *Actual deductions may vary slightly due to rounding and payroll frequency.*

Example using the steps above:  
Jane Doe is 42 and wants \$60,000 in Voluntary Life Coverage

Line 1: 42  
Line 2: 60 (60,000/1,000)  
Line 3: 0.16  
Line 4: 9.60 (60 x .16)

\$9.60 is Jane Doe's estimated monthly payroll deduction

## Monthly Rates

Voluntary Life - Employee and Spouse	
Age	Rate Per \$1,000 of Benefit
Under 30	\$0.07
30-34	\$0.08
35-39	\$0.10
40-44	\$0.16
45-49	\$0.24
50-54	\$0.39
55-59	\$0.60
60-64	\$0.84
65-69	\$1.36
70-74	\$2.70
75 and over	\$5.57

  

Voluntary Child Life	
Dependent Child	\$0.23 per \$2,000 increment regardless of the number of children in the family

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