

# Voluntary Life Insurance

For: **KAVI Marketplace**

## How the Plan Works

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.

- **Eligibility Requirement**  
If you are a full-time active employee working a minimum of 20 hours per week, you will be covered with these benefits.
- **You must be enrolled in the Policyholder's basic Life Insurance plan to be eligible for Voluntary Life Insurance.**
- **Who pays for the coverage?**  
Voluntary Life Insurance premiums are paid by you, the employee through payroll deduction.
- **Guarantee Issue**  
Enroll within 31 days of your initial eligibility date and with no questions asked, you will be covered for up to \$40,000 in Life Insurance. With a few extra steps of completing our Evidence of Insurability requirements, you may be covered for up to \$100,000, not to exceed 5 times your annual earnings.

## Benefits Summary

### Plan Benefits

Employee Life Insurance	\$20,000 increments to a maximum of \$100,000
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### Guarantee Issue Amount for new hires

Employee	\$40,000
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### Plan Features

Accelerated Benefit	A covered employee who is diagnosed as 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 may be continued without payment of premium if a covered employee 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 70, your benefits will reduce to 50% at age 70, to 30% at age 75, and to 20% at age 80.

## Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.

[LifeMapCo.com](http://LifeMapCo.com)

1 (800) 794-5390

*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.*

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