

Kingsway Learning Center (# 284876) - Full-time Administrators, Office & Maintenance

Summary of Group Term Life and Accidental Death and Personal Loss (AD&PL) Benefits

Your Group Life Insurance Benefits

Minding what matters most – the ones you love

Am I eligible for coverage?

You qualify if **you are an active full-time administrator, office or maintenance employee working a minimum of 26 hours per week**. If you are a new hire or have not been previously covered by your employer's plan, you may need to complete a probationary or waiting period of **30** days before your coverage begins.

When does my coverage begin?

When does coverage become effective?* Your coverage will begin on the **1st of the month following your probationary period.***
 *You must be actively-at-work for your coverage to begin. Other rules may apply. Please review your policy documents for more information.

What is Life and AD&PL coverage?

Group Term Life Insurance helps provide financial protection for those who rely on your income if something happens to you. Term life insurance is a simple and inexpensive form of life insurance, which builds no cash value.

AD&PL pays a benefit in addition to your life insurance, if you die as a result of an accident. Additional benefits are also paid for loss of limb or sight or hearing or speech, and other serious injuries or conditions, like paralysis or coma, caused by an accident.

How much coverage does my employer provide?

Employer-Paid - Term Life	Employer-Paid - AD&PL
You: \$50,000	You: an amount matching your employer-paid life insurance

Reductions that apply to Life Insurance Your coverage will reduce as you age.
Your coverage will reduce as follows:
 At age 70 your coverage will reduce to 50% of the original amount.

What additional features should I know about?

Extension of Life Insurance for permanently and totally disabled employees
 If you are unable to work at any job due to an injury or illness for an extended period of time, you may be eligible to have your life insurance coverage continued without paying premiums.

Accelerated Death Benefit Provision
 You may be eligible to receive up to **75%** of your (basic) life insurance coverage if diagnosed with a terminal or serious medical condition.



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Your Summary of Group Term Life and AD&PL Benefits

AD&PL Features

A benefit is paid to your surviving spouse/domestic partner or dependent children if you die in an accident.

Seatbelt/airbag Benefits: If you or a covered dependent die from a motor vehicle accident while wearing a seatbelt, a benefit is paid. An added benefit is paid if an airbag inflated.

Educational Benefit: For your spouse and each eligible dependent child under 23.

Childcare Benefit: For each dependent child under 13 to help pay for childcare.

Repatriation of Mortal Remains: If you or your covered dependent die in an accident 200 miles or more from home, a benefit will be paid to transport the body to your hometown funeral home.

Conversion

If your coverage ends or is reduced, you can convert your Group Term Life policy to a Whole Life Policy.

You may convert your basic coverage into a Whole Life Policy at rates based on your age at time of conversion by paying premiums directly to Aetna. Whole life insurance is generally more expensive than term life insurance so a change in your premium may apply. You will have **31** days to convert your coverage without answering any medical questions.

Aetna Life Essentials®

Legal: Create a will, living will, health care directive or a durable/financial power of attorney.

Financial: Financial planning to help your beneficiaries maximize their death benefit.

Emotional: Master-level social workers provide emotional support in the event of an advanced illness or disabling condition.

Physical: Save on the cost of gym memberships, fitness equipment, eyeglasses, contact lenses and hearing aids.

To learn more visit: www.aetna.com/aetnalifeessentials

Funeral Planning and Concierge Services

Advisory Assistance to help you and your family make decisions on all funeral-related issues. Planning advice and cost-comparison tools available **24/7** by phone and online. Call **1-800-913-8318** or visit www.everestfuneral.com/aetna (Create an ID by entering your e-mail address and the Enrollment Identification Code: **AETNA0100**.)

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Aetna provides free aids/services to people with disabilities and to people who need language assistance. If you need a qualified interpreter, written information in other formats, translation or other services, email TranslationsWSM@aetna.com.

If you believe we have failed to provide these services or otherwise discriminated based on a protected class noted above, you can also file a grievance with the Civil Rights Coordinator by contacting:

Civil Rights Coordinator,
P.O. Box 14462, Lexington, KY 40512 (CA HMO customers: PO Box 24030 Fresno, CA 93779),
1-800-648-7817, TTY: 711,
Fax: 859-425-3379 (CA HMO customers: 860-262-7705), CRCoordinator@aetna.com.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, or at 1-800-368-1019, 800-537-7697 (TDD).

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Availability of Language Assistance Services

TTY: 711

For language assistance in your language email TranslationsWSM@aetna.com at no cost to you. (English)

Si necesita la asistencia de un representante que hable su idioma, envíenos un correo electrónico sin costo a TranslationsWSM@aetna.com. (Spanish)

如欲獲得以您的語言提供的語言協助，請寄送電子郵件至 TranslationsWSM@aetna.com，您無需付費。(Chinese)

Pour une assistance linguistique gratuite dans votre langue, écrivez à TranslationsWSM@aetna.com. (French)

Para sa tulong sa wika sa inyong wika mag-email sa TranslationsWSM@aetna.com na wala kayong babayaran. (Tagalog)

Sprachliche Unterstützung in Ihrer Sprache können Sie kostenfrei erhalten, wenn Sie eine E-Mail senden an TranslationsWSM@aetna.com. (German)

للحصول على مساعدة لغوية بلغتك، أرسل رسالة إلكترونية (إيميل) على TranslationsWSM@aetna.com من دون أي كلفة عليك. (Arabic)

Pou w ka jwenn asistans nan lang ou voye yon imel nan TranslationsWSM@aetna.com gratis. (French Creole)

Per assistenza linguistica nella sua lingua, invii un email a TranslationsWSM@aetna.com a costo zero. (Italian)

無料の日本語による援助をご希望の場合、TranslationsWSM@aetna.com まで電子メールでお知らせください。(Japanese)

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بفرستید ایمیل TranslationsWSM@aetna.com آدرس به رایگان طور به خودتان، زبان به راهنمایی و کمک دریافت برای (Persian)

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Para assistência linguística em seu idioma, envie um e-mail para TranslationsWSM@aetna.com sem nenhum custo para você. (Portuguese)

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