



Term Life and Accidental Death & Dismemberment (AD&D) Insurance
 can provide money for your family if you die or are diagnosed with a terminal illness.

Who can get Term Life coverage?

If you are actively at work at least 20 hours per week, you may apply for coverage for:

You:	Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. You can get up to \$150,000 with no health questions. This is your guaranteed issue amount.
Your spouse:	Get up to \$250,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 100% of the coverage amount you purchase for yourself. Your spouse can get up to \$25,000 with no health questions, if eligible (see delayed effective date). This is their guaranteed issue amount.
Your children:	Get up to \$10,000 of coverage in \$5,000 increments if eligible (see delayed effective date). One policy covers all of your children until their 26th birthday. The maximum benefit for children from live birth to 14 days is \$0. The maximum benefit for children 14 days to 6 months is \$2,000.

