

GROUP TERM LIFE



Your income is important to you and your family. But what if a tragedy jeopardized your ability to work. No one likes to think about an unforeseen illness or death, but it's smart to be prepared against a crisis that could affect your entire family. The Group Term Life coverage helps protect you and your family against the financial problems that could result from accident or death.

Eligibility

You must enroll during your initial eligibility and you must be actively working to qualify for benefit.

Your Benefit Amount

You automatically receive **\$20,000** of Group Term Life coverage. When you reach age 65, your coverage and premium is reduced by 35%, and further reduced by 50% when you reach age 70.

Accidental Death & Dismemberment (AD&D)

In the event of an accidental death, you automatically receive AD&D coverage equal to your benefit amount (in addition to your Group Term Life benefits). The full benefit is also paid if you lose both your hands, feet, eyes, or a hand and foot, foot and eye, or hand and eye in an accident. You receive half the benefit for loss of a hand, foot or eye as a result of an accident.

Accelerated Death Benefit

This important benefit helps a terminally ill employee receive part of his/her life insurance benefit for medical expenses and ongoing care. Qualifying subscribers may request an advance of 50% of the policy's face value, up to a \$10,000 maximum.

Your Beneficiary

You decide who gets this insurance if you die. You should have named your beneficiary on your enrollment form. You can change your beneficiary at any time by giving your employer written notice.

Contact your Benefit Administrator or Human Resources Department for Certificate of Coverage.

Portability / Conversion

Coverage continues until you retire or terminate employment. However, at that time, you have the option to continue your coverage on an individual basis and pay the premium yourself with portability or conversion of the policy.

Application for portability and conversion must be made within 31 days after coverage ends and at your request. If interested, after your employment ends, contact Guardian Life Insurance Conversion Department at 800-433-5982, option #1, extension 5696 and reference plan# 399095.

How does one file a claim?

- To obtain claim forms, please contact your Employer.
- The completed claim form and any applicable documentation should be sent to:

Pennsylvania Chamber Insurance
Attn: Operations/Term Life Claims
417 Walnut Street
Harrisburg, PA 17101

