



## Life Insurance Benefits

(This benefit is offered only to Association Members and is part of a larger package of Association Member Benefits. )

The Emergency Management Alliance (EMA) is a nonpartisan, nonprofit association dedicated to enhancing public safety by improving the nation's ability to prepare for, respond to, and recover from all emergencies, disasters, and threats to our nation's security.

EMA will provide you and your family with valuable Emergency Management and Disaster Preparedness information. This information can be found on [www.EMAMember.com](http://www.EMAMember.com) and through email alerts and notifications. We also provide valuable information on [www.facebook.com/EmergencyManagementAlliance](http://www.facebook.com/EmergencyManagementAlliance).

## How secure is your family's financial future?

If something happened to you, would your family be able to maintain its way of life? Funeral expenses and medical bills could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

The Group Term Life Insurance benefits included in your EMA Membership can help provide financial security for your family. You can also apply for coverage for your spouse and eligible dependent children with limited health questions.<sup>1</sup>

## Life Insurance Benefits that help protect your family?

You  
**\$20,000**

Your Spouse  
**\$10,000**

Your Dependent Children  
(Up to age 26)  
**\$5,000**

Each dependent child is covered for \$5000 except children from live birth to six months for whom the death benefit is \$1,000

EMA Members and dependents **do not qualify** for the Term Life Insurance Benefit if they answer **YES** to any of the following questions at the time of enrollment:

- Has the enrolling member or enrolling spouse or child been diagnosed as Terminally Ill? Terminal illness is a disease that cannot be cured or adequately treated and that is reasonably expected to result in the death of the patient.)
- Is the enrolling member, spouse or child confined to a Hospital, Hospice Facility or any Assisted Living Facility?
- Is the enrolling member **unable to work** a minimum of 20 hours or more per week on a regular basis?

If the Member and Dependents can answer NO to all the questions above at the time of enrollment, they qualify for the Term Life Benefits.

## Why is group term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

## Additional benefits and benefits guidelines

- Rates for this membership are age banded and provide an economical way to address personal life insurance needs. Member and spouse initial membership payments are based on current age and do not increase due to age.
- **Benefit Waiting Period**  
Term Life Insurance **Benefits do not go into effect until the 1st of the month following 11 months of continuous paid Membership.** AD&D benefits go into effect on the Active Date of the Membership.
- **Matching Accidental Death and Dismemberment Benefits** provides an amount of Accidental Death and Dismember Benefit equal to the amount of Term Life Insurance. Primary Members receive \$20,000 in Accidental Death and Dismemberment benefits in addition to the Life Insurance Benefits. A covered accidental death by the Primary Member would pay \$20,000 AD&D + \$20,000 Life Insurance for a total of \$40,000 in actual benefits.
- **Built-in Accelerated Death Benefit** provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.<sup>4</sup>

### Benefit Reduction Due to Age

When an Member turns 70, coverage reduces to 65% of the face amount in effect just prior to age 70. When an Member turns 75, coverage reduces to 50% of the face amount in effect just prior to age 70. Policies issued to individuals over age 70 initially are automatically reduced in accordance with the schedule above. Spouses experience the same reduction schedule, but it is based on the spouse's age.

To learn more, talk with your  
EMA Benefits advisor.

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[www.legacy-guardians.net](http://www.legacy-guardians.net)

- **LifeWorks Employee Assistance Program** provides 24-hour confidential personal support and referral service, including will preparation services. Face-to-face sessions with mental health professionals are available.<sup>5</sup>
- **Life Planning Financial and Legal Resources** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.<sup>5</sup>

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living, being confined to a hospital or similar institution, or being unable to attend school outside the home (for a dependent child age 5 up to age 26). In ID, NH and TX, the definition of total disability does not include Activities of Daily Living (ADL) requirements. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 In WA, minimum face amount available is \$25,000.

3 The maximum benefit is 50% of your benefit in NE.

4 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of less than 12 months or less and from which there is no reasonable prospect of recovery. A life expectancy of 24 months or less in IL, KS, MA, TX and WA.

5 LifeWorks Employee Assistance Program and Life Planning Financial & Legal Resources are provided by Ceridian. This service is available with Colonial Life & Accident Insurance Company's Group Term Life offering. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact the company for full details.

This policy has exclusions and limitations. Applicable to policy number GTL1.0-P and certificate number GTL1.0-C (including state abbreviations where used, for example: GTL1.0-P-TX and GTL1.0-C-TX). Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

*Life Insurance benefits included in the EMA Membership are underwritten by Colonial Life & Accident Insurance Company, for which Colonial Life is the marketing brand.*

# Group Term Life Insurance

## Accidental Death & Dismemberment Insurance



### Additional coverage options are available

AD&D coverage may be added to Colonial Life & Accident Insurance Company's Group Term Life coverage at an additional charge. This coverage is available for you, as well as your spouse and dependent children (if they are covered under your group term life certificate).

To learn more, talk with your  
EMA Benefits advisor.

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Accidental Death & Dismemberment (AD&D) Insurance provides benefits to help cover the additional expenses associated with an accidental death, as well as the high costs of recovery and rehabilitation required by an accidental dismemberment.

**What is my AD&D full benefit amount?** **\$20,000**

The AD&D full benefit amount is equal to your group term life insurance death benefit amount.

### What is paid under the AD&D benefit?

| If the loss is:  | % of the full amount paid |
|--|---------------------------|
| Loss of life   | 100%                      |
| Loss or loss of use of both hands or both feet or sight of both eyes | 100%                      |
| Loss or loss of use of one hand and one foot                         | 100%                      |
| Loss or loss of use of one hand and sight of one eye                 | 100%                      |
| Loss or loss of use of one foot and sight of one eye                 | 100%                      |
| Loss of speech and hearing   | 100%                      |
| Loss or loss of use of one hand or one foot                          | 50%                       |
| Loss of sight of one eye   | 50%                       |
| Loss of speech or hearing  | 50%                       |
| Loss of thumb and index finger of the same hand                      | 25%                       |

### What other benefits are included?

**Seatbelts and Airbags** – Pays if the cause of death or dismemberment is a car accident and if the covered person was using a seatbelt or airbag.

This coverage has limitations and exclusions. For cost and complete details, see your EMA Benefits counselor. Coverage may vary by state and may not be available in all states. This is not an insurance contract and only the actual policy provisions will control.

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