

> Term Life Insurance



Help Protect What Matters - You, Your Family & Your Future

We understand you've worked hard to get where you are today. Ensuring your loved ones can maintain financial stability if an unexpected death should occur is something to consider when planning for the future.

We've Got You Covered

As an active employee of Monroe #1 BOCES, you have access to a life insurance policy from Companion Life Insurance Company.

It replaces the income you would have provided, and helps pay funeral costs, manage debt and cover ongoing expenses.

How much insurance is enough?

When determining how much life insurance you need, think about the expenses you may encounter now and through every stage of your life.

Coverage guidelines and benefits are outlined in the chart below.



		AND PART TIME EMPLOYEES	
Eligibility Requirement		You must be actively working a minimum of 20 hours per week to be eligible for	
Premium Payment		Coverage. The premiums for this insurance are paid in full by the policyholder. There is no cost to you for this insurance.	
BIEVIETINS			
Life Insurance	For You: \$5,00	0	
Benefit Amount		death, the benefit paid will be equal to the benefit amount after any age reductions care/accelerated death benefits previously paid under this plan.	
Accidental	For You: The Principal Sum amount is equal to the amount of your life insurance benefit.		
Death &			
Dismemberment			
(AD&D) Benefit			
Amount			
TEATURES -			
Living Care/		ount of the life insurance benefit is available to you if terminally ill, not to exceed	
Accelerated	\$4,000.		
Death Benefit			

Waiver of Premium	If it is determined that you are totally disabled, your life insurance benefit will continue without payment of premium, subject to certain conditions.
Additional AD&D Benefits	In addition to basic AD&D benefits, you are protected by the following benefits: - Seat Belt - Airbag - Paralysis
Conversion	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide evidence of insurability (information about your health). You will be responsible for the premium for the coverage.
Sarvices	
Travel	The Travel Assistance program is an added benefit that provides assistance for your travels over
Assistance	100 miles away from home or outside the country.
Hearing	The Hearing Discount Program provides you and your family discounted hearing products,
Discount	including hearing aids and batteries. Call 1-888-534-1747 or visit
Program	www.amplifonusa.com/mutualofomaha to learn more.
Will Prep	We work with Willing® to offer employees an online will prep tool. In just a few clicks you can
	complete a customized plan to protect your family and property (valid in all 50 states). To get
	started visit www.willing.com/mutualofomaha

AGE REDUCTIONS AND EXCLUSIONS

Insurance benefits and guarantee issue amounts are subject to age reductions:

- At age 70, amounts reduce to 67%
- At age 75, amounts reduce to 50%

Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

Please contact your employer if you have questions prior to enrolling.

> Frequently Asked Questions

Who is eligible for this insurance?

You must be actively working (performing all normal duties of your job) at least 20 hours per week.

What is Guarantee Issue?

The amount of insurance applied for without answering any health questions (or which does not require evidence of insurability). Coverage amounts over the Guarantee Issue Amount will require evidence of insurability.

What is Evidence of Insurability?

Evidence of Insurability or proof of good health – may be required if you are a late entrant and/or you request any additional coverage above your guarantee issue amount.

Can I take this insurance with me if I change jobs/am no longer a member of this group?

In the event this insurance ends due to a change in your employment/membership status with the group, or for certain other reasons, you may have the right to continue this insurance under the Conversion provision, subject to certain conditions.

Are there any limitations, reductions or exclusions?

The benefits payable are based on the following:

- Insurance benefits and guarantee issue amounts are subject to age reductions:
 - At age 70, amounts reduce to 67%
 - At age 75, amounts reduce to 50%
- Information about the AD&D exclusions for this plan will be included in the summary of coverage, which you will receive after enrolling.

All exclusions may not be applicable, or may be adjusted, as required by state regulations.

This information describes some of the features of the benefits plan. Benefits may not be available in all states. Please refer to the certificate booklet for a full explanation of the plan's benefits, exclusions, limitations and reductions. Should there be any discrepancy between the certificate booklet and this outline, the certificate booklet will prevail. Life insurance is underwritten by Companion Life Insurance Company, 888 Veterans Memorial Highway, Suite 515, Hauppauge, New York 11788. Policy form number 7000GM-C-EZ 2010. Companion is licensed in New York. Accidental death & dismemberment insurance is underwritten by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Policy form number 7000GM-M-EZ 2010. Mutual of Omaha is licensed nationwide. Each company is responsible for its own contractual and financial obligations.

