## **Plan Highlights**

# **Group Basic Life / AD&D Insurance**



## **Bluegrass Health Partners**

#### **ELIGIBILITY**

As Defined by the Employer.

#### **BENEFIT AMOUNT**

Basic Life and AD&D: \$10,000

#### **GUARANTEED ISSUE**

\$10,000

## **CONTRIBUTION REQUIREMENTS**

Coverage is 100% Employer Paid.

## **AD&D SCHEDULE**

For Accidental Loss of	<b>Amount Payable</b>
Life	100%
Both Hands	100%
Both Feet	100%
Sight of Both Eyes	100%
One Hand and One Foot	100%
One Hand and Sight of One Eye	100%
One Foot and Sight of One Eye	100%
Speech and Hearing	100%
One Hand	50%
One Foot	50%
Sight of One Eye	50%
Speech	50%
Hearing	50%

#### **BENEFIT REDUCTION DUE TO AGE**

Age	Original Benefit Reduced to
65	65%
70	45%
75	30%
80	20%

#### **FEATURES**

- Living Benefit
- Air Bag Benefit
- Conversion Privilege
- FMLA/MSLA Extension
- ▶ Seat Belt Benefit
- Waiver of Premium

#### **VALUE-ADDED SERVICES**

- ▶ Bereavement Counseling Services
- Employee Assistance Program Phone Support + Follow-Up; 3 Face to Face Visits
- Travel Assistance Services



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This Plan Highlight is not a complete description of the insurance coverage. Insurance is provided under group policy form LRS-6422, et al, et al. This is not a binding contract. Should there be a difference between this Plan Highlight and the contract, the contract will govern. The Certificate of Coverage will be made available to you that describes the benefits in greater detail; however a benefit will not be paid if caused or contributed by an exclusion listed in the Certificate. Product features and availability may vary by state.

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