



Group Term Life insurance provides valuable and affordable financial protection for employees and their families during times of loss, illness or injury. Our policies are customizable for employer-sponsored or voluntary groups with various AD&D options and Guarantee Issue amounts. We can provide multiple levels of coverage that are just right for any size group.

Basic Life Plans:

Employer-Contributory Group Life for groups of 2 or more enrolling employees.

- Flat, Class or Salaried schedules with guarantee issue amounts available
- Dependent coverage is available for all levels of coverage
- Flexible AD&D options can be tailored according to the group plan needs
- Automatic 2-year rate guarantees included on all plans
- Choose from two different age reduction schedules

Voluntary Life Plans:

Voluntary Group Life for groups of 5 or more enrolling employees.

- No employer-contribution is required
- Flat guarantee issue amounts by group size
- Flexible AD&D plans can be tailored according to the groups needs
- Dependent coverage is available on all plans
- Automatic 2-year rate guarantees included on all plans
- Can be purchased as a stand-alone plan or in addition to the Basic Life plan



Term Life Plan Summary

Group Term Life insurance provides valuable and affordable financial protection for employees and their families during times of loss, illness or injury.

Available in: AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WY

BENEFITS	BASIC LIFE PLANS	VOLUNTARY LIFE PLANS
Employer Contribution	25% Minimum *100% contribution requires 100% enrollment	N/A
Participation	Enrollment Size: <ul style="list-style-type: none">2-4 Enrolling Employees: 100% participation required5+ Enrolling Employees: 75% participation required	Enrollment Size: <ul style="list-style-type: none">Minimum Participation: Greater of 5 lives or 15%
Life Schedules	Flat Schedule Class Schedule Salaried Schedule	N/A
Guarantee Issue (Amounts in excess of the Guarantee Issue are subject to Evidence of Insurability for those that qualify)	Enrollment Size: <ul style="list-style-type: none">2-4 Enrolling Employees: \$5,000 increments up to \$20,0005-9 Enrolling Employees: \$5,000 increments up to \$50,00010+ Enrolling Employees: \$5,000 increments up to \$500,000 for qualifying groups	Enrollment Size: <ul style="list-style-type: none">5-9 Enrolling Employees: \$10,000 or \$15,000 with EOI10-74 Enrolling Employees: \$5,000 increments up to \$100,00075+ Enrolling Employees: \$5,000 increments up to \$150,000
Dependent Life Coverage	All Enrollment Sizes: <ul style="list-style-type: none">Spouse: \$5,000 or \$10,000Child 6 months to 26 years old: \$5,000 or \$10,000Child 14 days to 6 months old: \$1,000Child 0 days to 13 days old: \$500	Spouse Coverage: <ul style="list-style-type: none">10-74 Enrolling Employees: Flat \$25,00075+ Enrolling Employees: Flat \$30,000 Child(ren) Coverage: (all enrollment sizes) <ul style="list-style-type: none">6 months to 26 years old: \$5,000 or \$10,00014 days to 6 months old: \$1,0000 days to 13 days old: \$500
Age Reductions (From original amount)	Standard Age Reduction Age 65 = 35% Age 70 = 50% Age 75 = 65% Age 80 = 80%	
AD&D Option (Employees Only, or Employees and Dependents)	Two Options: <ol style="list-style-type: none">No AD&D CoverageAD&D Standard Benefit plus Seat Belt and Air Bag Benefit.	
Accelerated Death Benefit (Available for groups of 10 or more enrolling employees only)	Allows up to 75% of a maximum \$250,000 benefit to be paid prior to the death of the participant.	
Additional Plan Features	Waiver of Premium to Age 60 Conversion	

*Accelerated Death Benefit not available in: FL, LA, MO, MT, OR, VA and WA

The following industries are not eligible for Life coverage through BEST Life:

Mining (SIC: 1011-1500)
Sports (SIC 794X)

Airlines (SIC 4512-4581)
Oil/Gas (SIC 13XX, 46XX)

Chemical Processing (SIC 287X-2899)