

## Plan Highlights

# Group Basic Life Insurance



### Americhem, Inc.

#### ELIGIBILITY

All Other Active Full-Time Employees in active employment in the United States with the employer working 30 hours or more per week, except for any person working on a temporary or seasonal basis.

#### BENEFIT AMOUNT

**Basic Life:** 1.5 times earnings, rounded to the next higher \$1,000, subject to a maximum of \$150,000.

#### GUARANTEED ISSUE

\$150,000

#### CONTRIBUTION REQUIREMENTS

Coverage is 100% Employer Paid.

#### BENEFIT REDUCTION DUE TO AGE

<u>Age</u>	<u>Original Benefit Reduced to</u>
70	60%
75	40%
80	30%

#### FEATURES

- ▶ Accelerated Death Benefit
- ▶ Conversion Privilege
- ▶ FMLA/MSLA Extension
- ▶ Waiver of Premium

#### VALUE-ADDED SERVICES

- ▶ Bereavement Counseling Services