

Term Life and Accident Plans

Effective January 1, 2027

Employee Term Life and Accidental Death & Dismemberment (AD&D)

Employer Paid

Term Life Coverage Amount	\$50,000*
AD&D Coverage Amount	\$50,000*

Employee Optional Term Life

Employee Paid

Coverage Amount	Guaranteed issue is available in flat amounts from \$10,000 to \$50,000 during initial 31-day eligibility period. A flat amount of \$100,000 or one to seven times annual salary are also available with Evidence of Good Health Application .
Coverage Maximum	Lesser of eight times salary or \$750,000*

See Monthly Optional Term Life rates below.

Spouse Term Life

Employer Paid – No Evidence of Good Health is required.

Coverage Amount	\$15,000
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Spouse Optional Term Life

Employee Paid

Coverage Amount	May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment.
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See Monthly Optional Term Life rates below.

[Evidence of Good Health Application](#) is required.

Monthly Optional Term Life Rates

Age	Rate per \$1,000
24 & under	\$0.04
25 – 29	\$0.05
30–34	\$0.06
35–39	\$0.10
40–44	\$0.15
45–49	\$0.25
50–54	\$0.43
55–59	\$0.65
60–64	\$1.03
65+	\$2.25

*Employee Term Life, Employee Optional Term Life, Employee AD&D and Employee Supplemental AD&D benefit amounts reduce at age 65 for active employees to 65% of current amount but will not reduce below \$20,000 of coverage.

Child Life

Employer Paid

Coverage Amount	\$10,000 per child
Benefit period	Coverage continues to age 26.

Employee Supplemental AD&D

Employee Paid

Pays you or your beneficiary if you die or suffer a specified loss (e.g., eyesight, speech, hearing, hand or foot) in an accident

Available Coverage Amounts: \$25,000 increments up to a maximum of \$500,000*

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.

Spouse Supplemental AD&D

Employee Paid

Pays spouse or the primary member if spouse dies or suffers a specified loss (e.g., eyesight, speech, hearing, hand or foot) in an accident

Spouse can be covered at 50% of the employee's supplemental AD&D coverage.

Rate: \$0.025 per \$1,000 per month

Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.

The above amounts of coverage are not available for term life and accident coverage to members working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

*Employee Term Life, Employee Optional Term Life, Employee AD&D and Employee Supplemental AD&D benefit amounts reduce at age 65 for active employees to 65% of current amount but will not reduce below \$20,000 of coverage.

Additional Benefits

These benefits are included at no additional cost to life and Accidental Death and Dismemberment (AD&D) insurance.

Life Planning Financial and Legal Resources

Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.

Accelerated Death Benefit

Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 75% of the death benefit (\$250,000 maximum) prior to death.

Portability or Conversion of Coverage

Employees and their dependents can continue coverage if employment is terminated, or they otherwise lose eligibility.

Add Children Without Underwriting

No underwriting is required to add a dependent child within 60 days of the child's birth, adoption or placement for adoption.

Additional AD&D Benefits

AD&D plan pays additional death benefits if you die traveling more than 100 miles from home while properly wearing a seatbelt or when protected by an airbag. The plan also pays an additional education benefit to each of your qualified, college-age dependents if you die.

Disability Plan

Effective January 1, 2027

IN-NETWORK	Long Term Disability Plan ¹	Premier
	Elimination period	90 days
	Benefit percentage	Up to 60% of monthly earnings
	Maximum monthly benefit	\$15,000 per month
	Definition of disability	3 years own occupation
	Social Security integration	Self
	Self-reported mental/nervous limitation	24 months
	Rehabilitation and Return to Work Program	Included
	Maximum benefit period	ADEA II

Monthly Rate

Long-term Disability

Monthly rate per \$100 of monthly salary amount \$0.49

¹Long-term disability plans are not available to participants working in the following countries: Afghanistan, Algeria, Central African Republic, Chad, Congo, East Timor, Eritrea, Iran, Iraq, Kenya, Lebanon, Pakistan, Somalia, South Sudan, Sudan, Syria, Tanzania, Uganda, Uzbekistan or Yemen.

Maximum Benefit Period

This is the length of time benefits are paid while the employee is disabled and depends on employee's age at the time disability begins. GuideStone® offers a plan with a maximum benefit period option: the Social Security Normal Retirement Age* (SSNRA) (shown below).

ADEA II	Age at Disability	Maximum Period of Payment
	Less than 62	To SSNRA*
	63	60 months
	64	48 months
	65	36 months
	66	30 months
	67	24 months
	68	18 months
	69 and over	12 months

*The full retirement age is 66 if you were born from 1943 to 1954. The full retirement age increases gradually if you were born from 1955 to 1960 until it reaches 67. For anyone born 1960 or later, full retirement benefits are payable at age 67.

Additional Benefits

These valuable programs are included at no additional cost with your disability plan.

Assist America®

24-hour network of emergency medical and legal resources offering worldwide

emergency assistance to active employees and their families who are traveling.

Survivor Benefits

If you die after receiving benefits for 180 or more consecutive days, your survivor receives a lump sum payment of three times your last month's gross disability benefit.

Rehabilitation and Return to Work Program

To encourage individuals to return to work as soon as they become physically able, individuals receive an additional benefit for participation in a rehabilitation program.

Unum® Employee Assistance Program and Work/Life Balance

Members with long-term disability insurance have access to Unum's programs to help with life at home and at work. Employees have access to live, one-on-one support and resources to help with family, health, life, money, work and legal issues. (Benefit only for long-term disability.)