



Basic Life and AD&D Insurance

Working Waterfront Coalition Health Trust

How the Plan Works

Life is full of many twists and turns. LifeMap Basic Life and AD&D coverage protects your family's future, no matter what life may throw your way.

- **Eligibility Requirement**
If you are enrolled in the Working Waterfront Coalition Health Trust sponsored medical plan and work a minimum of 20 hours per week, you will be covered with these benefits.
- **Who pays for the coverage?**
Life and AD&D Insurance premiums are paid for by your employer.

Benefits Summary

Plan Benefits

Employee Life Insurance	\$10,000
Employee AD&D Insurance	\$10,000

Guarantee Issue Amount

Employee	\$10,000
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Plan Features

Accelerated Benefit – Life Only	A covered employee who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion – Life Only	Option of converting to an individual life policy, without proof of insurability, within 31 days of termination.
Portability – Life Only	You may elect to port your Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium – Life Only	Life coverage continued without payment of premium if insured becomes totally disabled prior to age 60 (proof of disability required). Coverage may be continued up to age 65.

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 45% at age 70, to 30% at age 75, to 20% at age 80, to 15% at age 85, and to 10% at age 90.

Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

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|---------------------------------|------------------------------|
| • Adaptive Home/Vehicle Benefit | • Coma |
| • Rehab Benefit | • Day Care |
| • Air Bag and Seat Belt | • Exposure and Disappearance |
| • Spouse and Child Education | • Felonious Assault |

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1 (800) 794-5390

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.

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Additional Benefits

- **Travel Assistance**
When traveling 100 or more miles away from home, or outside of your home country, you can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world.
- **Repatriation**
If death occurs more than 100 miles from your primary residence, a benefit may be payable to prepare and ship your body to the place of burial or cremation.
- **Seat Belt**
If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.

Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.
- **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
 - suicide, self-inflicted injuries, or such attempts;
 - active participation in a riot;
 - war or act of war;
 - military service for any country;
 - committing or attempting to commit an assault or felony;
 - sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;
 - heart attack or stroke;
 - bodily infirmity or disease from bacterial or viral infections not the result of an injury;
 - taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed and used/consumed in accordance with the directions of the prescribing physician or administered by a licensed physician;
 - travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;
 - the insured Employee's intoxication

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