

The Evangelical Alliance Mission

TERM LIFE AND ACCIDENT PLANS

Effective 01/01/2024



UNUM RESTRICTED AREAS

- Members traveling in a Unum-restricted country for **work or work-related travel** will be subject to the maximum payout for Unum-restricted countries. The maximum payout for Unum-restricted countries includes
 - 1) \$10,000 of employer-provided Term Life for an Employee and an Affiliated Spouse and
 - 2) A maximum benefit of \$20,000 for Employee and Affiliated Spouse Optional Term Life. Full benefits will be paid out for **non-work-related travel**.
- The Employee and Affiliated Spouse employee paid coverage amount for optional term life is limited to \$20,000 for 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.

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Term Life and Accident Plans Mid Term Global Workers

TERM LIFE AND ACCIDENT PLANS

*Employee and Affiliated Spouse Term Life
Employer-provided Coverage*

- Term Life Coverage Amount: \$10,000
- Accidental Death and Dismemberment (AD&D) Coverage Amount: \$10,000



Term Life Plans Long Term Global Workers and Staff

TERM LIFE AND ACCIDENT PLANS

*Employee and Global Worker Affiliated Spouse Term Life
Employer-provided Coverage*

- Term Life Coverage Amount: \$10,000
- Accidental Death and Dismemberment (AD&D) Coverage Amount: \$10,000

TERM LIFE PLANS

Optional Life Available to Employee and Global Worker Affiliated Spouse

Employee Paid

- Voluntary optional life is available in addition to the \$10,000 base amount provided by employer.
- Available in amounts of \$25,000, \$50,000, \$75,000, \$100,000, \$150,000 or \$200,000*.
- At age 65, benefit reduces to 65% of current amount but not to reduce below \$20,000 of coverage.

The Long Term Global Worker and Staff standard coverage amounts for optional term life are limited to \$20,000 for 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.

TERM LIFE PLANS

Spouse Term Life for Non-Affiliated Spouse (Global Workers & Staff)
Employee-paid

- Non-affiliated spouse term life is available for \$5,000.
- No Evidence of Good Health Required.

TERM LIFE PLANS

*Optional Term Life for Non-Affiliated Spouse (Global Workers & Staff)
Employee Paid*

- Voluntary optional life for a non-affiliated spouse is available.
- Total basic and optional life is up to **50% of employee total life coverage**.
- Must be in \$5,000 increments.
- Evidence of Good Health Application is required.

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TERM LIFE PLANS

*Child Term Life Plan
Employee Paid*

- \$10,000 coverage per child
- \$0.75 per month covers all enrolled children.
- Coverage continues until age 26.

TERM LIFE PLANS

Additional Term Life Plan Benefits

- Life Planning Financial & Legal Resources
- Assist America[®]
- Accelerated benefit
- Portability or conversion of coverage
- Add children without underwriting



Accident Plans Long Term Global Workers and Staff

ACCIDENT PLANS

*Supplemental Accident Insurance Employee and Global Workers
Affiliated Spouse
Employee Paid*

- Accident insurance pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident.
- Accident coverage amounts available are \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000.
- Evidence of Good Health is not required.
- Participation in the Employee Term Life Plan is not required.

ACCIDENT PLANS

*Supplemental Accident Insurance Non-Affiliated Spouse
(Global Workers & Staff)
Employee Paid*

- Accident insurance pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident.
- Coverage amount is 50% of the employee's supplemental AD&D coverage.
- Evidence of Good Health is not required.
- Participation in the Employee Term Life Plan is not required but participation in Supplemental AD&D is required.

ACCIDENT PLANS

Additional AD&D Plan Benefits

- Help is available through assist america®.
- Coverage is portable.
- Additional benefits are available for the use of seat belts and airbags.
- Lump-sum payment for full-time post-secondary education is available to qualified children of a deceased employee.

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control its operation.

GuideStone reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.

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