

# The Evangelical Alliance Mission (TEAM)

## Domestic Term Life and Accident Plans

### Term Life and Accident Plans – Long-term Global Workers

Employee & Affiliated Spouse Term Life and AD&D	
<i>Employer Paid</i>	
<b>Term Life Coverage Amount</b>	<b>\$10,000</b>
<b>AD&amp;D Coverage Amount</b>	<b>\$10,000</b>

Employee & Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
<b>Available Coverage Amounts</b>	<b>\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000</b>
<b>See Monthly Optional Term Life rates below.</b>	
Guaranteed issue is available at initial eligibility for up to \$150,000 in coverage. Coverage amount of \$200,000 requires <a href="#">Evidence of Good Health Application</a> .	
Benefit reduction at age 65	Reduces to 65% of current amount but not to reduce below \$20,000 of coverage.

Non-Affiliated Spouse Term Life	
<i>Employee Paid</i> – No Evidence of Good Health is required.	
<b>Coverage Amount</b>	<b>\$5,000</b>
<b>Rate: \$0.95 per month</b>	

Non-Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
<b>Coverage Amount</b>	<b>May select up to 50% of the employee's total life coverage. Must be in a \$5,000 increment.</b>
<b>See Monthly Optional Term Life rates below.</b>	
<a href="#">Evidence of Good Health Application</a> is required.	

Monthly Optional Term Life Rates	
Age	Rate per \$1,000
29 & Under	\$0.056
30-34	\$0.068
35-39	\$0.08
40-44	\$0.11
45-49	\$0.18
50-54	\$0.28
55-59	\$0.47
60-64	\$0.72
65-69	\$1.20
70-74	\$2.24
75+	\$3.45

### Child Life

*Employee Paid*

<b>Coverage Amount</b>	<b>\$10,000 per child</b>
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Rate: \$0.75 per month per family unit

Guaranteed issue is available at initial eligibility; coverage continues to age 26. Application after initial eligibility requires [Evidence of Good Health Application](#).

### Employee & Affiliated Spouse Supplemental AD&D

*Employee Paid*

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

<b>Available Coverage Amounts</b>	<b>\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000</b>
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**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.

### Non-Affiliated Spouse Supplemental AD&D

*Employee Paid*

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

**Non-Affiliated Spouse will 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 but participation in Employee Supplemental AD&D is required. Evidence of Good Health is not required for accident plans.

These coverage amounts for term life and accidents plans are not available 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.

Please Note: Members traveling in Unum-restricted countries 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.

## Term Life and Accident Plans – Mid-term Global Workers

### Employee Life & Affiliated Spouse Term Life and AD&D

*Employer Paid*

<b>Term Life Coverage Amount</b>	<b>\$10,000</b>
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<b>AD&amp;D Coverage Amount</b>	<b>\$10,000</b>
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## Term Life and Accident Plans – Staff

### Employee Term Life and AD&D

*Employer Paid*

**Term Life Coverage Amount**      **\$10,000**

**AD&D Coverage Amount**      **\$10,000**

### Employee Optional Term Life

*Employee Paid*

**Available Coverage Amounts**      **\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000**

Guaranteed issue is available at initial eligibility for up to \$150,000 in coverage. Coverage amount of \$200,000 requires [Evidence of Good Health Application](#).

Benefit reduction at age 65      Reduces to 65% of current amount but not to reduce below \$20,000 of coverage.

### Spouse Term Life

*Employee Paid*

**Coverage Amount**      **\$5,000**

**Rate: \$0.95 per month**

No Evidence of Good Health is required.

### 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.**

**See Monthly Optional Term Life rates below.**

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

### Monthly Optional Term Life Rates

Age	Rate per \$1,000
29 & Under	\$0.056
30-34	\$0.068
35-39	\$0.08
40-44	\$0.11
45-49	\$0.18
50-54	\$0.28
55-59	\$0.47
60-64	\$0.72
65-69	\$1.20
70-74	\$2.24
75+	\$3.45

Child Life	
<i>Employee Paid</i>	
<b>Coverage Amount</b>	<b>\$10,000 per child</b>
<b>Rate: \$0.75 per month per family unit</b>	
Coverage continues to age 26	

Employee Supplemental AD&D	
<i>Employee Paid</i>	
Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident	
<b>Available Coverage Amounts</b>	<b>\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000</b>
<b>Rate: \$0.025 per \$1,000 per month</b>	
Participation in the Employee Term Life Plan is not required. Evidence of Good Health is not required for accident plans.	

Spouse Supplemental AD&D	
<i>Employee Paid</i>	
Pays you or your beneficiary if you die or suffer a specified loss (eyesight, speech, hearing, hand or foot) in an accident	
<b>Spouse will be covered at 50% of the employee's supplemental AD&amp;D coverage.</b>	
<b>Rate: \$0.025 per \$1,000 per month</b>	
Participation in the Employee Term Life Plan is not required but participation in Employee Supplemental AD&D is required. Evidence of Good Health is not required for accident plans.	

These coverage amounts for term life and accidents plans are not available 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.

Please note: Members traveling in Unum-restricted countries 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 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.

## ADDITIONAL BENEFITS

### Life Planning Financial & Legal Resources

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

### Accelerated Benefits

Allows terminally ill members with a life expectancy of 12 months or less to receive up to 50% 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 when 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.