

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>	
Term Life Coverage Amount	\$10,000
AD&D Coverage Amount	\$10,000

Employee & Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
See Monthly Optional Term Life rates below.	
Guaranteed issue is available at initial eligibility for up to \$150,000 in coverage. Coverage amount of \$200,000 requires <i>Evidence of Good Health Application</i> .	
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.	
Coverage Amount	\$5,000
Rate: \$0.95 per month	

Non-Affiliated Spouse Optional Term Life	
<i>Employee Paid</i>	
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.	
<i>Evidence of Good Health Application</i> is required.	

Monthly Optional Term Life Rates		Monthly Spouse Optional Term Life Rates	
Age	Rate per \$1,000	Age	Rate per \$1,000
29 & Under	\$0.056	29 & Under	\$0.062
30-34	\$0.068	30-34	\$0.075
35-39	\$0.08	35-39	\$0.088
40-44	\$0.11	40-44	\$0.121
45-49	\$0.18	45-49	\$0.198
50-54	\$0.28	50-54	\$0.308
55-59	\$0.47	55-59	\$0.517
60-64	\$0.72	60-64	\$0.792
65-69	\$1.20	65-69	\$1.32
70-74	\$2.24	70-74	\$2.464
75+	\$3.45	75+	\$3.795

Child Life

Employee Paid

Coverage Amount	\$10,000 per child
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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

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

Term Life Coverage Amount	\$10,000
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AD&D Coverage Amount	\$10,000
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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		Monthly Spouse Optional Term Life Rates	
Age	Rate per \$1,000	Age	Rate per \$1,000
29 & Under	\$0.056	29 & Under	\$0.062
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65-69	\$1.20	65-69	\$1.32
70-74	\$2.24	70-74	\$2.464
75+	\$3.45	75+	\$3.795

Child Life	
<i>Employee Paid</i>	
Coverage Amount	\$10,000 per child
Rate: \$0.75 per month per family unit	
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	
Available Coverage Amounts	\$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000
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	
<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	
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 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 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 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.