

The Evangelical Alliance Mission

Term Life and Accident Plans

Effective January 1, 2026



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:
 - \$10,000 of employer-provided Term Life for an Employee and an Affiliated Spouse **and**
 - 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 Coverage

- 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 and Staff) Employee-paid Coverage

- Non-affiliated spouse term life is available for \$5,000.
- No *Evidence of Good Health (EOGH) Application* required.

TERM LIFE PLANS

Optional Term Life for Non-Affiliated Spouse (Global Workers and Staff) Employee-paid Coverage

- 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.
- An EOGH is required.

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TERM LIFE PLANS

Child Term Life Plan

Employee-paid Coverage

- \$10,000 coverage available 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 and 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 Coverage Employee and Global Workers

Affiliated Spouse

Employee-paid Coverage

- Accident coverage pays your beneficiary if you pass away or pays you if you 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, or \$200,000.
- An EOGH is not required.
- Participation in the Employee Term Life Plan is not required.

ACCIDENT PLANS

Supplemental Accident Coverage Non-Affiliated Spouse (Global Workers and Staff)

Employee-paid Coverage

- Accident coverage pays your beneficiary if you pass away or pays you if you 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.
- An EOGH 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.

GuideStone Health Plans and Other Coverages

Health | Dental | Life | Disability | Accident | Vision

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