

# The Evangelical Alliance Mission

Long Term Domestic Global Worker and Staff  
Term Life Benefits



GuideStone®

# Agenda

- Term Life and Accident Plans for Mid Term Global Worker
- Term Life Plans for Long Term Global Workers and Staff
- Accident Plans for Long Term Global Workers and Staff



# **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.

\*Requires Evidence of Good Health

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

# 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<sup>®</sup>
- Accelerated benefit
- Portability or conversion of coverage
- Add children without underwriting

The Long Term Global Worker and Staff coverage amounts for term life and accident plans are not available to participants 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.



# **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.

The background features abstract green geometric shapes, including a large triangle on the left and a smaller one on the right, set against a white background. A thin vertical line is positioned to the left of the text.

# How to Enroll



# ENROLLMENT

## *Medical, Dental, Life, AD&D, Vision and HSA Enrollment*

- Medical, Dental, Life and AD&D Enrollment – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Stateside” button and go to “GuideStone Forms” to access the appropriate enrollment form.
- Vision Plan (VSP) Enrollment (Long Term Global Worker and Staff) – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Stateside” button and go to “GuideStone Forms” to access the **[Long Term Domestic Global Worker and Staff VPS Plan Enrollment Form](#)** form.
- Health Savings Account (HSA) Enrollment (Long Term Global Worker and Staff) – Please go to **[GuideStone.org/TEAM](https://www.guidestone.org/TEAM)** then click on the “Stateside” button and go to “HSA Information/Forms” to access the enrollment forms.

# ENROLLMENT

## *How to Find Answers*

- If you have any questions regarding enrollment, changes or your employee benefits, please contact your benefits administrator at **[Benefits@Team.org](mailto:Benefits@Team.org)**.
- If you have questions about your new GuideStone benefits please call Wade Wilkerson at 214-720-6562 or email **[Wade.Wilkerson@GuideStone.org](mailto:Wade.Wilkerson@GuideStone.org)**.

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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