



Group Term Life insurance provides valuable and affordable financial protection for employees and their families during times of loss, illness or injury. Our policies are customizable for employer-sponsored or voluntary groups with various AD&D options and Guarantee Issue amounts. We can provide multiple levels of coverage that are just right for any size group.

Basic Life Plans:

Employer-Contributory Group Life for groups of 2 or more enrolling employees.

- Flat, Class or Salaried Schedules with guarantee issue amounts determined by group size and/or volume
- Dependent coverage is available for all levels of coverage
- Flexible AD&D options can be tailored according to the group plan needs
- Automatic 2-year rate guarantees included on all plans

Voluntary Life Plans:

Voluntary Group Life for groups of 5 or more enrolling employees.

- No employer-contribution is required
- Guarantee Issue amounts determined by group size and/or volume
- Flexible AD&D plans can be tailored according to the groups needs
- Option to include dependent coverage
- Automatic 2-year rate guarantees included on all plans
- Can be purchased as a stand-alone plan or in addition to the Basic Life plan



Term Life Plan Summary

Group Term Life insurance provides valuable and affordable financial protection for employees and their families during times of loss, illness or injury.

Available in: AK, AL, AR, AZ, CA, CO, DC, FL, GA, HI, ID, IL, IN, KS, KY, LA, MD, MI, MO, MS, MT, NC, ND, NE, NM, NV, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WY

BENEFITS	BASIC LIFE PLANS	VOLUNTARY LIFE PLANS
Employer Contribution	25% Minimum *100% contribution requires 100% employee enrollment	N/A
Participation (Participation percentages include all eligible full-time employees.)	Enrollment Size: <ul style="list-style-type: none"> 2-4 Enrolling Employees: 100% participation required 5+ Enrolling Employees: 75% participation required 	Enrollment Size: <ul style="list-style-type: none"> Greater of 5 enrolled employees of 15% employee participation (Groups of 5-9 enrolling employees must submit EOI for amount approval)
Life Schedules (Amount between classes cannot be more than 2x of each class level)	Flat Schedule Class Schedule Salaried Schedule	N/A
Guarantee Issue (Guarantee Issue is dependent upon group size and group volume. Amounts requested in excess of the Guarantee Issue is subject to EOI and underwriting approval.)	Enrollment Size: <ul style="list-style-type: none"> 2-4 Enrolling Employees: \$5,000 increments up to \$20,000 5-9 Enrolling Employees: \$5,000 increments up to \$50,000 10+ Enrolling Employees: \$5,000 increments up to \$500,000 for qualifying groups 	Enrollment Size: <ul style="list-style-type: none"> 5-9 Enrolling Employees: No Guarantee Issue; EOI required for \$10,000 or \$15,000 amount approval 10-74 Enrolling Employees: \$5,000 increments up to \$100,000 75+ Enrolling Employees: \$5,000 increments up to \$150,000
Dependent Life Coverage (Spouse amounts cannot be more than 50% of employee coverage)	All Enrollment Sizes: <ul style="list-style-type: none"> Spouse: \$5,000 or \$10,000 Child 6 months to 26 years old: \$5,000 or \$10,000 Child 14 days to 6 months old: \$1,000 Child 0 days to 13 days old: \$500 	Spouse Coverage: <ul style="list-style-type: none"> 10-74 Enrolling Employees: \$5,000 increments up to \$25,000 75+ Enrolling Employees: \$5,000 increments up to \$30,000 Child(ren) Coverage: (all enrollment sizes) <ul style="list-style-type: none"> 6 months to 26 years old: \$5,000 or \$10,000 14 days to 6 months old: \$1,000 0 days to 13 days old: \$500
Age Reductions (From original amount)	Standard Age Reduction Age 65 = 35% Age 70 = 50% Age 75 = 65% Age 80 = 80%	
AD&D Option (AD&D available for employees only)	Two Options: <ol style="list-style-type: none"> No AD&D Coverage AD&D Standard Benefit plus Seat Belt and Air Bag Benefit. 	
Accelerated Death Benefit* (Available for groups of 10 or more enrolling employees only.)	Allows up to 75% of a maximum \$250,000 benefit to be paid prior to the death of the participant.	
Additional Plan Features	Waiver of Premium to Age 60 Conversion	

*Accelerated Death Benefit not available in: FL, LA, MO, MT, OR, VA and WA

The following industries are not eligible for Life coverage through BEST Life:

Mining (SIC: 1011-1500)
Sports (SIC 794X)

Airlines (SIC 4512-4581)
Oil/Gas (SIC 13XX, 46XX)

Chemical Processing (SIC 287X-2899)