

Basic Life and AD&D plan

Basic Life / AD&D provisions	
Benefit Amount	Flat \$25,000 per employee
Guaranteed Issue	\$25,000 – no evidence of insurability is required
Accelerated Death Benefit	50% up to \$50,000 for terminal illness with 12 months expected to live
Waiver of Premium	Included upon Total Disability
Age Reduction Schedule	To 65% at age 65; to 50% at age 70
Beneficiary services	Grief consultation, financial/legal assistance/ referral to community resources
Travel Assistance	Assists domestic and foreign travelers with a variety of emergency travel-related services, such as medical assistance, emergency transportation and pre-trip information.
Wealth Management Account	An enhanced benefit payment process. Life claim proceeds in excess of \$5,000 will automatically be deposited into an Optum Bank Wealth Management Account (WMA). Beneficiaries receive an FDIC-insured, beneficiary-owned, interest earning account with convenient access to their claim proceeds via debit card or checkbook.
Will & Trust Preparation	Provides information on will & trust preparation and services.
Accidental Death & Dismemberment	Included

