

# Group Term Life

## Advantages of the MEA-Sponsored Group Term Life Insurance Plan

- **Group Decreasing Term Life**—This coverage - which pays your beneficiary a maximum benefit amount in your younger years and a gradually decreasing benefit amount in your older years - will help give you peace of mind for your family's well-being. Age reductions are applied at ages 55, 60, 65 and 70.
- **Flexibility**—Choose the same or different amounts of coverage for you and your spouse.
- **Convenient Payment Plan**—Quarterly payments and payroll deduction, where available.
- **Conversion Privileges**
- **Portability**—You may continue coverage upon retirement or upon leaving your employment by paying the premium on a direct bill basis.
- **Dependent Coverage**
- **Continuation of Group Term Life Insurance past age 70**
- **Optional AD&D** for you and your spouse.
- **The Michigan Education Association is sponsoring the program.**
- **You can tailor your coverage** to suit your needs and your current and future financial situation.
- **MEA-sponsored services**—You can count on us!

S P O N S O R E D

## Group Term Life

Underwritten by **Sun Life Financial**

Group policyholder: Trustees of the National Educational Services Group Insurance Trust

## Why Term Life Insurance?

- To assure your family a continuing income.
- To pay for child care and educational expenses.
- To pay a mortgage, other existing debts or funeral expenses and taxes.
- Availability of up to \$300,000 of affordable coverage for you, up to \$200,000 of coverage for your spouse, up to \$30,000 available for your dependent children.

## Who is Eligible?

- Active employees under age 70, of an educational institution or agency where MEA-sponsored plans are available. If you meet these conditions, your spouse, if under age 70, also is eligible.
- Dependent children, if unmarried, from live birth through the end of the calendar year in which they reach age 25. Stepchildren and legally adopted children are also eligible.
- A dependent child's insurance will continue beyond the date it would otherwise terminate because the child attains the limiting age, provided he or she is physically incapable of earning a living due to physical handicap or cognitive impairment. The insured child must be chiefly dependent on the Person Insured for support and maintenance, and satisfactory proof of the child's incapacity must be submitted within 120 days following the end of the calendar year in which he or she attains age 25.

## What Coverage\* Is Available?

- Up to \$300,000 of term life insurance for you and up to \$200,000 for your spouse.
- \$10,000 is guaranteed issue if the employee is:
  - Actively at work and applies for coverage within 31 days of becoming an active employee of an educational institution or agency where MEA-sponsored plans are available.

*\* Coverage in excess of guaranteed issue amount is subject to evidence of insurability and approval by Sun Life Financial*

- Matching amounts of AD&D (accidental death & dismemberment) coverage up to \$200,000 are available at a small additional premium for you and your spouse.
- Up to \$30,000 of group term life insurance is available on your dependent children. (See the schedule of insurance for applicable amounts.)

## What Is the Accelerated Benefit?

- This feature provides money to the insured at a time of need, but still protects the interest of the beneficiary. When a covered employee or spouse qualifies, we will advance to the insured up to 80% (with consent of the beneficiary) of the certificate amount to a maximum of \$240,000. The covered employee or spouse must have a terminal illness that results in an expected life span of 12 months or less.
- Other than an interest adjustment on the final statement, there is no

charge for this feature. There must be a minimum of \$10,000 of life insurance in force to be eligible to receive an Accelerated Benefit and the requested benefit can not be less than \$5,000. Receipt of an Accelerated Benefit may affect eligibility for a state or federal program, such as Medicaid, and benefits may be taxable. A tax advisor should be consulted.

## What Is AD&D?

- Insurance that doubles the face amount of group term life insurance payable in the event of accidental death prior to age 70. A benefit also is payable in the event of accidental dismemberment.
- Optional coverage is available to you and/or your spouse up to \$200,000 at an additional cost of 4 cents per \$1,000 of AD&D benefit.
- Higher Education Benefit – If an insured's death is the result of an accidental injury and an Accidental Death Benefit is payable, then a Higher Education Benefit of \$3,000 will also be paid to each of the insured's eligible dependent students who are enrolled in an accredited college, university, trade or vocational school. The benefit will be paid at the beginning of each school year for up to four consecutive years, provided the dependent student continues to be enrolled in an accredited school. The student must be unmarried, under age 25, and already enrolled on a full time basis at the insured's death, or enrolls within 1 year of the insured's death.

## Can I Change the Amount of My Coverage?

■ As long as you are an eligible employee and under age 70, you can apply at any time to change the amount of coverage, subject to evidence of insurability for increased coverage.

■ Your insured spouse may also change the amount of coverage, if under age 70, subject to evidence of insurability for increased coverage.

## What if I Become Disabled?

■ If prior to age 60 you become totally disabled while you are an insured active employee and remain disabled for at least six months, life insurance covering you and your children will remain in force without premium payments, for as long as your total disability continues. The premium waiver does not apply to spouse coverage.

■ The total disability must wholly prevent you from engaging in any and every gainful occupation or employment for which you are or become reasonably fitted by education, training or experience.

## What Are My Conversion Privileges?

■ If all or part of your group term life insurance terminates because you are no longer in an eligible class, or because of a change in age or other status, up to the full amount of terminated insurance can be converted.

■ A conversion privilege is also available for your spouse and dependent children.

## When Will My Coverage Begin?

■ On the first day of the month coinciding with or following approval of your application by Sun Life Financial, provided you pay the initial premium for coverage.

## When Will My Coverage Terminate?

■ Insurance automatically terminates for you and/or your spouse on the earliest of the following dates:

- The date the master policy is terminated;
- The date the policy is amended to terminate the insurance;
- The last day of the period for which premiums for your (or your spouse's) coverage have been paid;
- For purposes of AD&D insurance, on the policy anniversary coinciding with, or next following the date on which you (or your spouse) attain age 70.

## Are There Any Exclusions?

■ No Accidental Death & Dismemberment benefits will be provided if loss results directly or indirectly from:

- War or any act of war, whether declared or undeclared.
- Riot or insurrection, or any act incident to riot or insurrection when the insured takes part in such an act.
- Service in the military, unless the loss is due to an injury sustained while the insured is off duty.
- Any physical or mental disease or

any infection, other than a pyogenic infection that occurs with an accidental cut or wound.

- Intentionally self-inflicted injury of any kind while sane or insane.
- The use of any drug, unless used as prescribed by a physician.
- The commission of any assault or felony by the insured person.

■ In addition, continuance of life insurance under the disability benefit provision will not apply if the disability results from:

- Intentionally self-inflicted injury of any kind.
- Involvement in a war, or any act of war.
- Serving in the military while at war, whether declared or undeclared.
- Taking part in a riot or insurrection, or any such act.

## How Do I Apply for Group Term Life?

■ Complete the application-you and your spouse must complete separate applications.

■ If appropriate, be certain to complete the dependent child section of the application for each eligible child.

■ Decide the amount of coverage you need, using the table enclosed within. The dependent child premium is indicated directly below the employee/spouse rate.

■ Complete the health portion of the application, sign and date.

# MEA-SPONSORED GROUP TERM LIFE INSURANCE (No AD&D\*)

**KEY:** Shaded amount indicates employee and/or spouse information, non-shaded amount indicates dependent children's information.

AGE	SCHEDULE 1		SCHEDULE 25		SCHEDULE 50		SCHEDULE 100		SCHEDULE 150		SCHEDULE 200		SCHEDULE 250		SCHEDULE 300	
	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION	COVERAGE	TOTAL MONTHLY CONTRIBUTION
UNDER 30	\$ 10,000	\$ .75	\$ 25,000	\$ 1.80	\$ 50,000	\$ 3.50	\$ 100,000	\$ 6.80	\$ 150,000	\$ 10.00	\$ 200,000	\$ 13.15	\$ 250,000	\$ 16.45	\$ 300,000	\$ 19.75
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
30-34	\$ 10,000	\$ .85	\$ 25,000	\$ 2.00	\$ 50,000	\$ 3.85	\$ 100,000	\$ 7.50	\$ 150,000	\$ 11.05	\$ 200,000	\$ 14.60	\$ 250,000	\$ 18.25	\$ 300,000	\$ 22.00
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
35-39	\$ 10,000	\$ .95	\$ 25,000	\$ 2.25	\$ 50,000	\$ 4.30	\$ 100,000	\$ 8.60	\$ 150,000	\$ 12.85	\$ 200,000	\$ 17.15	\$ 250,000	\$ 21.40	\$ 300,000	\$ 25.65
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
40-44	\$ 10,000	\$ 1.70	\$ 25,000	\$ 4.10	\$ 50,000	\$ 8.10	\$ 100,000	\$ 16.00	\$ 150,000	\$ 23.80	\$ 200,000	\$ 31.60	\$ 250,000	\$ 39.50	\$ 300,000	\$ 47.40
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
45-49	\$ 10,000	\$ 2.15	\$ 25,000	\$ 5.10	\$ 50,000	\$ 10.00	\$ 100,000	\$ 20.00	\$ 150,000	\$ 29.90	\$ 200,000	\$ 39.80	\$ 250,000	\$ 49.70	\$ 300,000	\$ 59.60
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
50-54	\$ 10,000	\$ 4.40	\$ 25,000	\$ 10.65	\$ 50,000	\$ 21.50	\$ 100,000	\$ 42.50	\$ 150,000	\$ 63.35	\$ 200,000	\$ 84.15	\$ 250,000	\$ 105.20	\$ 300,000	\$ 126.20
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
55-59	\$ 7,500	\$ 4.45	\$ 18,750	\$ 11.00	\$ 37,500	\$ 21.85	\$ 75,000	\$ 43.15	\$ 112,500	\$ 64.00	\$ 150,000	\$ 84.90	\$ 187,500	\$ 106.10	\$ 225,000	\$ 127.35
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
60-64	\$ 5,000	\$ 5.45	\$ 12,500	\$ 13.60	\$ 25,000	\$ 26.85	\$ 50,000	\$ 52.50	\$ 75,000	\$ 78.40	\$ 100,000	\$ 104.30	\$ 125,000	\$ 130.40	\$ 150,000	\$ 156.45
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
65-69	\$ 3,000	\$ 4.10	\$ 7,500	\$ 10.15	\$ 15,000	\$ 19.85	\$ 30,000	\$ 39.00	\$ 45,000	\$ 58.10	\$ 60,000	\$ 77.20	\$ 75,000	\$ 96.55	\$ 90,000	\$ 115.85
	\$ 1,000	\$ .25	\$ 2,500	\$ .60	\$ 5,000	\$ 1.20	\$ 10,000	\$ 2.30	\$ 15,000	\$ 3.35	\$ 20,000	\$ 4.40	\$ 25,000	\$ 5.50	\$ 30,000	\$ 6.60
70+	\$ 1,000	\$ 4.80	\$ 2,500	\$ 12.00	\$ 5,000	\$ 23.50	\$ 10,000	\$ 46.00	\$ 15,000	\$ 68.50	\$ 20,000	\$ 91.00	\$ 25,000	\$ 113.75	\$ 30,000	\$ 136.50
	\$ 500	\$ .15	\$ 1,250	\$ .30	\$ 2,500	\$ .60	\$ 5,000	\$ 1.15	\$ 7,500	\$ 1.70	\$ 10,000	\$ 2.20	\$ 12,500	\$ 2.75	\$ 15,000	\$ 3.30

\* Accidental death & dismemberment (AD&D) coverage is optional for employee and/or spouse at \$.04 per \$1,000.00 coverage.

**AD&D coverage terminates at age 70.**

\*\* Schedule 250 and Schedule 300 are not available for spouse coverage.

If you would like additional information or need an application form, contact our Group Term Life Department at (800) 292-1950 or (517) 351-2122 option #3.

Administered by:

**mea**  
**Financial**  
**Services**

P.O. Box 2501  
East Lansing, MI 48826-2501

Underwritten by:

**Sun**  
**Life Financial**



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UNDERWRITTEN BY  
**SUN LIFE FINANCIAL**