

# MedMutual Life Insurance

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## Prepare for the Unexpected to Protect Your Loved Ones

If something happened to you, you'd want to make sure your family is taken care of financially. Knowing that, it's so important to give your family the benefits they deserve if you were no longer alive to support them. No one wants to prepare for their death. However, the financial impact of an unexpected death can be devastating for a family. While no amount of money can take your place if you pass away, the right benefits can make a huge difference in helping your family replace lost income and maintain their standard of living.

**The financial impact of an unexpected death can be devastating.  
Life insurance is key to financially protecting your family if you pass away.**

## Q&A

The following Q&A is meant to answer common questions that may come up while you're deciding on coverage for you and for family.

### How does life insurance work?

In short, when you pass away your insurance carrier pays a benefit to your designated beneficiary(ies).

### Why is it so important?

Unfortunately, death is costly. Funeral and burial costs, lost income and any outstanding debts you leave behind burden your family—which they're left to manage on top of dealing with their loss. Life insurance can also be an important aspect of your family's overall financial wellness in preparing for the future when you have this coverage in addition to retirement savings and more.

### Is life insurance expensive?

American adults often overestimate the cost of term life insurance. 50% of the population overestimates these costs at more than three-times the actual cost<sup>1</sup>. However, affordability can mean something different for everyone. With that in mind, it's important to have choices with flexibility that provide the benefits you need at an affordable cost for you and your family.

### Why should I consider coverage beyond what my employer provides at no cost?

Sometimes this coverage may not be enough. Opting for more coverage, such as a Supplemental Life and AD&D policy, ensures that your family will have greater security and ensures you'll have greater peace of mind knowing your family will be taken care of if you pass away.

### What is AD&D coverage?

Accidental death and dismemberment (AD&D) provides enhanced coverage for unexpected events by paying out a benefit if you pass away or become injured from a covered accident. It is not meant to take the place of life insurance because it only covers accidents, not natural death or injury from illness.

<sup>1</sup> LIMRA (2020). Insurance Barometer Study.

## MedMutual Life Insurance Plan Highlights

Life can have a way of throwing the unexpected at you. Be prepared with life insurance so that your family is protected from the financial hardship that comes along if you were to pass away. Your employer offers the following options:

<b>Employee Supplemental Life</b> Employee Paid	Increments of \$10,000 to a maximum of \$500,000. You cannot be insured as both an employee and a dependent.
<b>Spouse Supplemental Life</b> Employee Paid	Increments of \$5,000 to a maximum of the lesser of \$250,000 or 50% of the Employee Supplemental Amount. <ul style="list-style-type: none"> <li>Employees may only elect Supplemental benefits for their Dependent Spouse if they have elected and are approved for Supplement life for themselves.</li> </ul>
<b>Child(ren) Supplemental Life</b> Employee Paid	<b>Option 1</b> \$5,000 <b>Option 2</b> \$10,000 <ul style="list-style-type: none"> <li>Employees may only elect Supplemental benefits for their Dependent Child(ren) if they have elected and are approved for Supplement life for themselves.</li> <li>Your child cannot be insured by more than one employee of the Company.</li> <li>Dependent Child benefit shown is for children age 6 months to age 23.</li> <li>Dependent Child benefit live birth to age 15 days shall be \$0.</li> <li>Dependent Child benefit age 15 days to 6 months shall be \$100</li> </ul>
<b>Supplemental AD&amp;D</b> Employee Paid	<b>Employee</b> \$10,000 to \$500,000 in \$10,000 increments. <b>Spouse Only</b> 50% of the Employee Supplemental AD&D benefit <b>Child(ren) Only</b> 10% of the Employee Supplemental AD&D benefit <ul style="list-style-type: none"> <li>Dependent Child benefit shown is for children age 6 months to age 23.</li> <li>Dependent Child benefit live birth to age 15 days shall be \$0.</li> <li>Dependent Child benefit age 15 days to 6 months shall be \$100</li> </ul>
<b>Evidence of Insurability</b> Non-Medical Maximum	<b>Evidence of insurability is required on amounts which exceed the amount listed below and on all Late Applicants for Contributory coverage.</b>
<b>Employee</b>	\$100,000
<b>Spouse</b>	\$20,000
<b>Child</b>	\$10,000
<b>Annual Enrollment Guidelines</b>	<b>Employee and Eligible Dependent for 1/1/2023</b> If an Employee and/or their Eligible Dependent is insured for Supplemental Life benefits at an amount below the Non-Medical Maximum, the insured Employee and/or Eligible Dependent may apply for Supplemental Life amounts up to Non-Medical Maximum without providing Evidence of Insurability. However, Evidence of Insurability is required for any proposed Supplement Life benefit that exceeds the Non-Medical Maximum. <small>* Evidence of Insurability will be required for applicants who have previously had an application for Supplemental life declined.</small>
<b>Plan Features</b>	
<b>Conversion</b>	Allows you to continue your Basic and Supplemental Life after your group plan has terminated. Restrictions apply. See Certificate for details.
<b>Portability</b>	Allows you to take your Supplemental Life coverage with you if you terminate employment. Restrictions apply. See Certificate for details.
<b>Designating a Beneficiary</b>	Your designated beneficiary is the person (or persons) or legal entity (entities) who receives a benefit payment if you die while insured. You may select any beneficiary(ies) other than your Employer. You can also designate more than one beneficiary. You must select your beneficiary when you complete your enrollment application. You can change your designation at any time. The employee is automatically the beneficiary for Spouse and/or Child coverage. Please see your Employer for a Beneficiary Change form.

<b>Waiver of Premium</b>	If you become disabled, you may qualify for Waiver of Premium. You must apply and be approved by MedMutual Life. If approved, MedMutual Life will continue the employee’s life insurance without further payment of premium.
<b>Accelerated Death Benefit</b>	If you become terminally ill, you may be entitled to receive a lump sum benefit paid to you in advance of your death. This can help you and your family meet medical and other expenses during a difficult time.
<b>Grief Counseling</b>	If you experience a loss, you can benefit from a helping hand. Our partner, New Directions®, offers grief counseling at no cost to you. Talking with a grief counselor can provide valuable support during a difficult time. These visits are confidential and can help you cope with loss as you heal.
<b>Online Will Preparation</b>	Protect your loved ones and your own personal wishes by creating a will— a legal document that spells out the distribution of your assets after your death. In your will, you can also appoint a guardian for your children and an executor for your estate. With New Directions® interactive Will Maker, you can create your own will in less than an hour. In addition to wills, New Directions offers online access to an extensive catalog of legal information, including a library of articles, Q&A, tips and helpful legal definitions.
<b>Identity Theft Protection</b>	Through our partnership with ID Resolution®, we offer a comprehensive program should you have your identity compromised. This includes one-on-one access to an experienced fraud specialist, who can resolve financial, criminal or medical identify theft. You can set up a number of services, such as fraud alerts, cyber monitoring of credit cards or bank accounts and assistance with law enforcement.

### How much will it cost?

If you are electing to purchase Supplemental Life, please refer to the chart(s) below.

### Employee

#### Bi-Weekly (24 pays) Supplemental Life Rates

Locate your age and desired election to determine your Bi-Weekly (24 pays) payroll deduction. Please note: Use the Employee's age to determine spouse’s deduction.

NON-SMOKER											
Age	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.50	\$0.55	\$0.75	\$1.30	\$1.85	\$3.10	\$5.35	\$8.40	\$13.25	\$21.20	\$37.50
\$20,000	\$1.00	\$1.10	\$1.50	\$2.60	\$3.70	\$6.20	\$10.70	\$16.80	\$26.50	\$42.40	\$75.00
\$30,000	\$1.50	\$1.65	\$2.25	\$3.90	\$5.55	\$9.30	\$16.05	\$25.20	\$39.75	\$63.60	\$112.50
\$40,000	\$2.00	\$2.20	\$3.00	\$5.20	\$7.40	\$12.40	\$21.40	\$33.60	\$53.00	\$84.80	\$150.00
\$50,000	\$2.50	\$2.75	\$3.75	\$6.50	\$9.25	\$15.50	\$26.75	\$42.00	\$66.25	\$106.00	\$187.50
\$60,000	\$3.00	\$3.30	\$4.50	\$7.80	\$11.10	\$18.60	\$32.10	\$50.40	\$79.50	\$127.20	\$225.00
\$70,000	\$3.50	\$3.85	\$5.25	\$9.10	\$12.95	\$21.70	\$37.45	\$58.80	\$92.75	\$148.40	\$262.50
\$80,000	\$4.00	\$4.40	\$6.00	\$10.40	\$14.80	\$24.80	\$42.80	\$67.20	\$106.00	\$169.60	\$300.00
\$90,000	\$4.50	\$4.95	\$6.75	\$11.70	\$16.65	\$27.90	\$48.15	\$75.60	\$119.25	\$190.80	\$337.50
\$100,000	\$5.00	\$5.50	\$7.50	\$13.00	\$18.50	\$31.00	\$53.50	\$84.00	\$132.50	\$212.00	\$375.00
\$150,000	\$7.50	\$8.25	\$11.25	\$19.50	\$27.75	\$46.50	\$80.25	\$126.00	\$198.75	\$318.00	\$562.50
\$200,000	\$10.00	\$11.00	\$15.00	\$26.00	\$37.00	\$62.00	\$107.00	\$168.00	\$265.00	\$424.00	\$750.00
\$250,000	\$12.50	\$13.75	\$18.75	\$32.50	\$46.25	\$77.50	\$133.75	\$210.00	\$331.25	\$530.00	\$937.50
\$300,000	\$15.00	\$16.50	\$22.50	\$39.00	\$55.50	\$93.00	\$160.50	\$252.00	\$397.50	\$636.00	\$1,125.00
\$350,000	\$17.50	\$19.25	\$26.25	\$45.50	\$64.75	\$108.50	\$187.25	\$294.00	\$463.75	\$742.00	\$1,312.50
\$400,000	\$20.00	\$22.00	\$30.00	\$52.00	\$74.00	\$124.00	\$214.00	\$336.00	\$530.00	\$848.00	\$1,500.00
\$450,000	\$22.50	\$24.75	\$33.75	\$58.50	\$83.25	\$139.50	\$240.75	\$378.00	\$596.25	\$954.00	\$1,687.50
\$500,000	\$25.00	\$27.50	\$37.50	\$65.00	\$92.50	\$155.00	\$267.50	\$420.00	\$662.50	\$1,060.00	\$1,875.00

**SMOKER**

Age	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$10,000	\$0.95	\$1.00	\$1.35	\$2.20	\$4.05	\$6.60	\$11.90	\$14.55	\$23.40	\$37.15	\$62.50
\$20,000	\$1.90	\$2.00	\$2.70	\$4.40	\$8.10	\$13.20	\$23.80	\$29.10	\$46.80	\$74.30	\$125.00
\$30,000	\$2.85	\$3.00	\$4.05	\$6.60	\$12.15	\$19.80	\$35.70	\$43.65	\$70.20	\$111.45	\$187.50
\$40,000	\$3.80	\$4.00	\$5.40	\$8.80	\$16.20	\$26.40	\$47.60	\$58.20	\$93.60	\$148.60	\$250.00
\$50,000	\$4.75	\$5.00	\$6.75	\$11.00	\$20.25	\$33.00	\$59.50	\$72.75	\$117.00	\$185.75	\$312.50
\$60,000	\$5.70	\$6.00	\$8.10	\$13.20	\$24.30	\$39.60	\$71.40	\$87.30	\$140.40	\$222.90	\$375.00
\$70,000	\$6.65	\$7.00	\$9.45	\$15.40	\$28.35	\$46.20	\$83.30	\$101.85	\$163.80	\$260.05	\$437.50
\$80,000	\$7.60	\$8.00	\$10.80	\$17.60	\$32.40	\$52.80	\$95.20	\$116.40	\$187.20	\$297.20	\$500.00
\$90,000	\$8.55	\$9.00	\$12.15	\$19.80	\$36.45	\$59.40	\$107.10	\$130.95	\$210.60	\$334.35	\$562.50
\$100,000	\$9.50	\$10.00	\$13.50	\$22.00	\$40.50	\$66.00	\$119.00	\$145.50	\$234.00	\$371.50	\$625.00
\$150,000	\$14.25	\$15.00	\$20.25	\$33.00	\$60.75	\$99.00	\$178.50	\$218.25	\$351.00	\$557.25	\$937.50
\$200,000	\$19.00	\$20.00	\$27.00	\$44.00	\$81.00	\$132.00	\$238.00	\$291.00	\$468.00	\$743.00	\$1,250.00
\$250,000	\$23.75	\$25.00	\$33.75	\$55.00	\$101.25	\$165.00	\$297.50	\$363.75	\$585.00	\$928.75	\$1,562.50
\$300,000	\$28.50	\$30.00	\$40.50	\$66.00	\$121.50	\$198.00	\$357.00	\$436.50	\$702.00	\$1,114.50	\$1,875.00
\$350,000	\$33.25	\$35.00	\$47.25	\$77.00	\$141.75	\$231.00	\$416.50	\$509.25	\$819.00	\$1,300.25	\$2,187.50
\$400,000	\$38.00	\$40.00	\$54.00	\$88.00	\$162.00	\$264.00	\$476.00	\$582.00	\$936.00	\$1,486.00	\$2,500.00
\$450,000	\$42.75	\$45.00	\$60.75	\$99.00	\$182.25	\$297.00	\$535.50	\$654.75	\$1,053.00	\$1,671.75	\$2,812.50
\$500,000	\$47.50	\$50.00	\$67.50	\$110.00	\$202.50	\$330.00	\$595.00	\$727.50	\$1,170.00	\$1,857.50	\$3,125.00

**Spouse**

**Bi-Weekly (24 pays) Supplemental Life Rates**

Locate the Employee's age and desired election to determine your Bi-Weekly (24 pays) payroll deduction. Please note: Use the Employee's age to determine spouse's deduction.

**NON-SMOKER**

Age	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$5,000	\$0.25	\$0.28	\$0.38	\$0.65	\$0.93	\$1.55	\$2.68	\$4.20	\$6.63	\$10.60	\$18.75
\$10,000	\$0.50	\$0.55	\$0.75	\$1.30	\$1.85	\$3.10	\$5.35	\$8.40	\$13.25	\$21.20	\$37.50
\$15,000	\$0.75	\$0.83	\$1.13	\$1.95	\$2.78	\$4.65	\$8.03	\$12.60	\$19.88	\$31.80	\$56.25
\$20,000	\$1.00	\$1.10	\$1.50	\$2.60	\$3.70	\$6.20	\$10.70	\$16.80	\$26.50	\$42.40	\$75.00
\$25,000	\$1.25	\$1.38	\$1.88	\$3.25	\$4.63	\$7.75	\$13.38	\$21.00	\$33.13	\$53.00	\$93.75
\$30,000	\$1.50	\$1.65	\$2.25	\$3.90	\$5.55	\$9.30	\$16.05	\$25.20	\$39.75	\$63.60	\$112.50
\$35,000	\$1.75	\$1.93	\$2.63	\$4.55	\$6.48	\$10.85	\$18.73	\$29.40	\$46.38	\$74.20	\$131.25
\$40,000	\$2.00	\$2.20	\$3.00	\$5.20	\$7.40	\$12.40	\$21.40	\$33.60	\$53.00	\$84.80	\$150.00
\$45,000	\$2.25	\$2.48	\$3.38	\$5.85	\$8.33	\$13.95	\$24.08	\$37.80	\$59.63	\$95.40	\$168.75
\$50,000	\$2.50	\$2.75	\$3.75	\$6.50	\$9.25	\$15.50	\$26.75	\$42.00	\$66.25	\$106.00	\$187.50
\$55,000	\$2.75	\$3.03	\$4.13	\$7.15	\$10.18	\$17.05	\$29.43	\$46.20	\$72.88	\$116.60	\$206.25
\$60,000	\$3.00	\$3.30	\$4.50	\$7.80	\$11.10	\$18.60	\$32.10	\$50.40	\$79.50	\$127.20	\$225.00
\$65,000	\$3.25	\$3.58	\$4.88	\$8.45	\$12.03	\$20.15	\$34.78	\$54.60	\$86.13	\$137.80	\$243.75
\$70,000	\$3.50	\$3.85	\$5.25	\$9.10	\$12.95	\$21.70	\$37.45	\$58.80	\$92.75	\$148.40	\$262.50

\$75,000	\$3.75	\$4.13	\$5.63	\$9.75	\$13.88	\$23.25	\$40.13	\$63.00	\$99.38	\$159.00	\$281.25
\$80,000	\$4.00	\$4.40	\$6.00	\$10.40	\$14.80	\$24.80	\$42.80	\$67.20	\$106.00	\$169.60	\$300.00
\$85,000	\$4.25	\$4.68	\$6.38	\$11.05	\$15.73	\$26.35	\$45.48	\$71.40	\$112.63	\$180.20	\$318.75
\$90,000	\$4.50	\$4.95	\$6.75	\$11.70	\$16.65	\$27.90	\$48.15	\$75.60	\$119.25	\$190.80	\$337.50
\$95,000	\$4.75	\$5.23	\$7.13	\$12.35	\$17.58	\$29.45	\$50.83	\$79.80	\$125.88	\$201.40	\$356.25
\$100,000	\$5.00	\$5.50	\$7.50	\$13.00	\$18.50	\$31.00	\$53.50	\$84.00	\$132.50	\$212.00	\$375.00
\$150,000	\$7.50	\$8.25	\$11.25	\$19.50	\$27.75	\$46.50	\$80.25	\$126.00	\$198.75	\$318.00	\$562.50
\$200,000	\$10.00	\$11.00	\$15.00	\$26.00	\$37.00	\$62.00	\$107.00	\$168.00	\$265.00	\$424.00	\$750.00
\$250,000	\$12.50	\$13.75	\$18.75	\$32.50	\$46.25	\$77.50	\$133.75	\$210.00	\$331.25	\$530.00	\$937.50

**SMOKER**

Age	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75 +
\$5,000	\$0.48	\$0.50	\$0.68	\$1.10	\$2.03	\$3.30	\$5.95	\$7.28	\$11.70	\$18.58	\$31.25
\$10,000	\$0.95	\$1.00	\$1.35	\$2.20	\$4.05	\$6.60	\$11.90	\$14.55	\$23.40	\$37.15	\$62.50
\$15,000	\$1.43	\$1.50	\$2.03	\$3.30	\$6.08	\$9.90	\$17.85	\$21.83	\$35.10	\$55.73	\$93.75
\$20,000	\$1.90	\$2.00	\$2.70	\$4.40	\$8.10	\$13.20	\$23.80	\$29.10	\$46.80	\$74.30	\$125.00
\$25,000	\$2.38	\$2.50	\$3.38	\$5.50	\$10.13	\$16.50	\$29.75	\$36.38	\$58.50	\$92.88	\$156.25
\$30,000	\$2.85	\$3.00	\$4.05	\$6.60	\$12.15	\$19.80	\$35.70	\$43.65	\$70.20	\$111.45	\$187.50
\$35,000	\$3.33	\$3.50	\$4.73	\$7.70	\$14.18	\$23.10	\$41.65	\$50.93	\$81.90	\$130.03	\$218.75
\$40,000	\$3.80	\$4.00	\$5.40	\$8.80	\$16.20	\$26.40	\$47.60	\$58.20	\$93.60	\$148.60	\$250.00
\$45,000	\$4.28	\$4.50	\$6.08	\$9.90	\$18.23	\$29.70	\$53.55	\$65.48	\$105.30	\$167.18	\$281.25
\$50,000	\$4.75	\$5.00	\$6.75	\$11.00	\$20.25	\$33.00	\$59.50	\$72.75	\$117.00	\$185.75	\$312.50
\$55,000	\$5.23	\$5.50	\$7.43	\$12.10	\$22.28	\$36.30	\$65.45	\$80.03	\$128.70	\$204.33	\$343.75
\$60,000	\$5.70	\$6.00	\$8.10	\$13.20	\$24.30	\$39.60	\$71.40	\$87.30	\$140.40	\$222.90	\$375.00
\$65,000	\$6.18	\$6.50	\$8.78	\$14.30	\$26.33	\$42.90	\$77.35	\$94.58	\$152.10	\$241.48	\$406.25
\$70,000	\$6.65	\$7.00	\$9.45	\$15.40	\$28.35	\$46.20	\$83.30	\$101.85	\$163.80	\$260.05	\$437.50
\$75,000	\$7.13	\$7.50	\$10.13	\$16.50	\$30.38	\$49.50	\$89.25	\$109.13	\$175.50	\$278.63	\$468.75
\$80,000	\$7.60	\$8.00	\$10.80	\$17.60	\$32.40	\$52.80	\$95.20	\$116.40	\$187.20	\$297.20	\$500.00
\$85,000	\$8.08	\$8.50	\$11.48	\$18.70	\$34.43	\$56.10	\$101.15	\$123.68	\$198.90	\$315.78	\$531.25
\$90,000	\$8.55	\$9.00	\$12.15	\$19.80	\$36.45	\$59.40	\$107.10	\$130.95	\$210.60	\$334.35	\$562.50
\$95,000	\$9.03	\$9.50	\$12.83	\$20.90	\$38.48	\$62.70	\$113.05	\$138.23	\$222.30	\$352.93	\$593.75
\$100,000	\$9.50	\$10.00	\$13.50	\$22.00	\$40.50	\$66.00	\$119.00	\$145.50	\$234.00	\$371.50	\$625.00
\$150,000	\$14.25	\$15.00	\$20.25	\$33.00	\$60.75	\$99.00	\$178.50	\$218.25	\$351.00	\$557.25	\$937.50
\$200,000	\$19.00	\$20.00	\$27.00	\$44.00	\$81.00	\$132.00	\$238.00	\$291.00	\$468.00	\$743.00	\$1,250.00
\$250,000	\$23.75	\$25.00	\$33.75	\$55.00	\$101.25	\$165.00	\$297.50	\$363.75	\$585.00	\$928.75	\$1,562.50

**Child**

**Bi-Weekly (24 pays) Supplemental Life Rates**

Option 1: \$5,000	\$0.50 Bi-Weekly
Option 2: \$10,000	\$1.00 Bi-Weekly

## Supplemental AD&D

### Bi-Weekly (24 pays) Supplemental Life Rates

	Employee	Family
\$10,000	\$0.25	\$0.40
\$20,000	\$0.50	\$0.80
\$30,000	\$0.75	\$1.20
\$40,000	\$1.00	\$1.60
\$50,000	\$1.25	\$2.00
\$60,000	\$1.50	\$2.40
\$70,000	\$1.75	\$2.80
\$80,000	\$2.00	\$3.20
\$90,000	\$2.25	\$3.60
\$100,000	\$2.50	\$4.00
\$150,000	\$3.75	\$6.00
\$200,000	\$5.00	\$8.00
\$250,000	\$6.25	\$10.00
\$300,000	\$7.50	\$12.00
\$350,000	\$8.75	\$14.00
\$400,000	\$10.00	\$16.00
\$450,000	\$11.25	\$18.00
\$500,000	\$12.50	\$20.00

#### Important Details

This information provides an overview of your Basic Life, Supplemental Life, Dependent life and Accidental Death and Dismemberment benefits. Once a group policy is issued to your employer, a certificate of insurance will be available to explain your coverage in detail.

Basic Life, Supplemental Life, Dependent Life and Accidental Death and Dismemberment insurance includes certain limitations and exclusions.

Benefits will be determined based on the administrative policies and procedures of MedMutual Life Insurance Company in accordance with the certificate of insurance.

This document is only a partial listing of benefits. This is not a contract of insurance. The contract or certificate will contain the complete listing of covered benefits.

Benefits listed as of **9/28/22**.