



Voluntary Life Insurance

For **Lewis & Clark College**

Life is full of many twists and turns. LifeMap Voluntary Life coverage protects your family's future, no matter what life may throw your way.

How the Plan Works

- Eligibility Requirement**
 You must be an active employee able to perform the majority of duties of your own occupation and enrolled in your employer's basic life insurance program.
- Dependent Eligibility Requirement**
 You must be a Legal spouse, State Certified Domestic Partner, Non-State Certified Domestic Partners, and or child(ren) up to age 26 to be eligible for coverage.
- Premium Contribution Structure**
 Voluntary Life Insurance is paid for by the employee.
- Guarantee Issue**
 Enrolling today in Voluntary Life Insurance with LifeMap provides you a safety net for your family's future – no questions asked. Guarantee issue for this plan is \$100,000 for employee Life coverage, if applied for within 31 days of the initial eligibility date.

LifeMapCo.com
1 (800) 794-5390

Benefits Summary

Plan Benefits

Employee Life Insurance	Coverage is available in \$10,000 increments, from \$10,000 to a maximum of \$300,000
Spouse Life Insurance	\$10,000 increments, from a minimum of \$10,000 to a maximum of \$300,000

Plan Features

Accelerated Benefit	Members who are diagnosed terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination.
Portability	You may elect to port your Voluntary Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Life coverage continued without payment of premium if insured becomes totally and permanently disabled (proof of disability required).

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 70, your benefits will reduce to 65% at age 70 and to 50% at age 75.

Limitations & Exclusions

Benefits under this Voluntary Life Insurance Program will not be paid for death resulting from suicide, intentional self-inflicted injury, or an attempt to injure oneself, while sane or insane, during the first two years of coverage.

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.

Monthly Premium Calculation

To calculate your monthly payroll deduction, use the formula indicated below:

1. Enter your age on Line 1.
2. Enter your benefit election, in \$1,000 increments, on Line 2.
3. Select your rate from the rate table above and enter on Line 3.
4. Multiply Line 2 by the amount entered on Line 3, enter on line 4.

Line 1: _____

Line 2: _____

Line 3: _____

Line 4: _____

The amount shown on Line 4 is your estimated monthly payroll deduction. *Actual deductions may vary slightly due to rounding and payroll frequency.*

Example using the steps above:

Jane Doe is 42 and wants \$60,000 in Voluntary Life Coverage

Line 1: 42

Line 2: 60 (60,000/1,000)

Line 3: 0.08

Line 4: 4.80 (60 x .08)

\$4.80 is Jane Doe's estimated monthly payroll deduction

Monthly Rates

Voluntary Life - Male

Age	Rate Per \$1,000 of Benefit
Under 25	\$0.06
25-29	\$0.06
30-34	\$0.08
35-39	\$0.09
40-44	\$0.17
45-49	\$0.30
50-54	\$0.51
55-59	\$0.92
60-64	\$1.05
65-69	\$1.86
70-74	\$3.26
75-79	\$5.00
80-84	\$7.70
85-89	\$11.79
90-94	\$18.16
95 and over	\$29.79

Voluntary Life - Female

Age	Rate Per \$1,000 of Benefit
Under 25	\$0.04
25-29	\$0.04
30-34	\$0.05
35-39	\$0.06
40-44	\$0.08
45-49	\$0.14
50-54	\$0.23
55-59	\$0.36
60-64	\$0.47
65-69	\$0.84
70-74	\$1.48
75-79	\$2.27
80-84	\$3.50
85-89	\$5.35
90-94	\$8.25
95 and over	\$13.53

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