



Suffolk County of Municipal Employees Benefit Fund  
provides this valuable benefit at no cost to you.



All Full-Time and Part-Time Members

## Life and AD&D Insurance

### Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident, such as losing a limb or your eyesight.

#### AT A GLANCE:

- A cash benefit of \$50,000 to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident.

**You also have the option to increase your cash benefit by securing additional coverage at affordable group rates. See the enclosed optional life insurance information for details.**

#### ADDITIONAL DETAILS

**Continuation of Coverage for Ceasing Active Work:** You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, Lay-off, Leave of Absence, Leave of Absence Due to Disability.

**Waiver of Premium:** A provision that allows you not to pay premiums during a period of disability that has lasted for a particular length of time.

**Continuation of Coverage:** You may be able to continue your coverage if you leave your job for any reason other than sickness, injury or retirement.

**Accelerated Death Benefit:** Enables you to receive a portion of your policy death benefit while you are living. To qualify, a medical professional must diagnose you with a terminal illness with a life expectancy of fewer than 12 months.

**Conversion:** You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

**Benefit Reduction:** Your employee Life/AD&D coverage amount will reduce by 35% when you reach age 65, and an additional 50% of the original amount when you reach 70. Benefits end when you retire.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.



This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

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