

# GROUP TERM LIFE CERTIFICATE SUMMARY



This summary describes the terms and conditions of the Policy. For a complete description of the terms and conditions of the Policy, refer to the appropriate section of the Certificate, available from the Policyholder. The capitalization of a term not normally capitalized according to standard punctuation rules indicates a word or phrase that is a defined term in the Certificate. A person is not necessarily entitled to insurance because he or she received this summary. A person is only entitled to insurance if he or she is eligible in accordance with the terms of the Policy. This summary was published on December 28, 2018.

## **POLICY INFORMATION**

Policyholder: Elesienna LLC

Policy Effective Date: January 1, 2019

Policy Number: GLUG-BGW4

Class(es): All Eligible Employees

Policy Anniversary: January 1

Group Number: G000BGW4

## **ELIGIBILITY**

You (the Employee) must be performing the normal duties of Your regular job for the Policyholder on a regular and continuous basis 30 or more hours each week to be eligible for insurance.

## **WHEN INSURANCE BEGINS**

An eligible Employee will become insured on the day the Employee becomes eligible, subject to certain conditions (as described in the When Insurance Begins provision in the Certificate).

Additional eligibility conditions apply as described in the Certificate.

## **BENEFIT AMOUNT(S)**

### **Insurance for You (The Employee)**

Your amount of life insurance is \$25,000.

Your amount of accidental death and dismemberment (AD&D) insurance is equal to Your amount of life insurance.

If You have questions regarding the amount of Your insurance, You may contact the Policyholder.

### **Benefit Reduction(s)**

As You grow older, the amount of life and AD&D insurance for You will be reduced according to the following schedule:

<b>At the Age of:</b>	<b>The Original Amount of Insurance Will Reduce to:</b>
65.....	65%
70.....	50%

Insurance ends on the date of Your retirement.

## **FEATURE(S)**

### **Living Benefits**

In the event You incur a Terminal Condition while insured under the Policy, You, Your Spouse or Your legal representative may submit a Written Request for an advance payment of part of Your life insurance death benefit. The maximum amount of Living Benefits available is 50% of the amount of life insurance for You in effect at the time of the request or \$12,500, whichever is less.

### **Continuation of Insurance for Layoff or Leave, Injury or Sickness, or Partial Disability**

You may be able to continue insurance from the day You cease to be Actively Working, subject to certain conditions.

### **Continuation of Insurance for Total Disability with Waiver of Premium**

You may be able to continue insurance for You from the day You cease to be Actively Working due to Your Total Disability, subject to certain conditions.

**Conversion**

If group life insurance ends or the benefit reduces, You may apply for an individual policy of life insurance, subject to certain conditions.

**EXCLUSION(S)**

Several exclusions apply to the accidental death and dismemberment (AD&D) benefits as described in the Certificate.