

LIFE INSURANCE

The North Carolina Medical Society Employee Benefit Plan is pleased to offer your practice a broad range of life insurance options, underwritten by US Able Life.

<u>Single Flat Option</u>	<u>Dual Flat Option</u>	<u>Salaried Option</u>
\$15,000	\$15,000 & \$25,000	1 x salary
\$25,000	\$15,000 & \$30,000	2 x salary
\$30,000	\$25,000 & \$50,000	3 x salary
\$50,000	\$30,000 & \$50,000	Guaranteed issue up to \$150,000.
\$75,000	\$30,000 & \$75,000	Maximum of \$250,000
Guaranteed issue up to \$50,000.	\$50,000 & \$75,000	

Accidental Death & Dismemberment (AD&D) coverage is included.

Rates for all Group Term Life/AD&D options are \$0.10 per \$1,000.

We also offer Dependent Life coverage:

Spouse \$5,000 & Children \$2,500 (6 mos. to 19 yrs) and \$250 (14 days to 6 mos.) or
Spouse \$10,000 & Children \$5,000 (6 mos. to 19 yrs) and \$500 (14 days to 6 mos.)

The rate for Dependent Life is \$0.15 per \$1,000 of Spouse coverage.

For more information, please contact your agent or Sentinel Benefits Consulting, LLC at 1-855-490-2528.

All Group Term Life/AD&D options are offered on a non-contributory basis (100% employer paid) and require 100% employee participation, even if employee waives health insurance.

Dependent Life options are offered on a contributory-basis (cost may be shared by employee and employer or 100% employee paid).

Coverage reduces by 35% at age 65, by 50% at age 70, by 75% at age 75, and terminates at retirement.

A Dual Flat Option requires at least three employees to enroll in each benefit level (i.e. 3 employees with \$15,000 and 3 employees with \$25,000 if selecting the \$15,000 & \$25,000 option).

Evidence of Insurability (EOI) Forms are required for the following reasons:

- Selecting more than \$50,000 in Group Term Life coverage
- Selection by an employee of the higher of two amounts in a Dual Flat Option
- Request for coverage above \$150,000 in a Salaried Option

Choice is your greatest benefit