

## Exceed Your Expectations

**SECURITY BLANKET** ... Linus had one, so why shouldn't you? With OptiMed Term Life you're backed by one of the largest underwriters in the insurance business.

Our goal is simple, to provide you, our client, with a plan design that makes financial sense and that meets the unique benefit needs of each family.

Start counting on OptiMed today for industry leading insurance benefits that exceed your expectations.



FEATURE	PLAN DESIGN OPTIONS
<b>Life Insurance Benefit:</b> <b>Available Purchase Amounts</b>	Employee: From \$20,000 to \$500,000 in \$10,000 units Spouse*: From \$10,000 to \$250,000 in \$5,000 units Child*: Flat amounts of \$5,000 or \$10,000 <b>Age 14 days to 6 months is \$1,500. No coverage for age 13 days and under.</b>
<b>AD&amp;D Insurance Benefit:</b> Available <b>Purchase Amounts</b>	Employee: Up to two times Life amount, \$500,000 max. Spouse*: If available, up to Spouse Life amount Child*: If available, matches Child Life amount <b>*Employee must be insured to enroll spouse and/or children.</b>
<b>Life Maximum Purchase Amount</b>	Employee: For employees whose basic annual earnings are \$20,000 or less -- \$100,000. For employees whose basic annual earnings are greater than \$20,000 -- the lesser of \$500,000 or 5 times basic annual earnings rounded to the next higher \$10,000, if not already an exact multiple of \$10,000. Spouse: Lesser of 50% of employee amount or \$250,000
<b>Age Reductions</b> (apply to both Life and AD&D)	<ul style="list-style-type: none"> <li>· 33% @ 70 (based on original schedule amount)</li> <li>· 55% @ 75 (based on original schedule amount)</li> </ul> Amounts rounded to next higher \$10,000 if not already an exact multiple thereof.

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VOLUNTARY TERM LIFE

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<b>Maximum Benefit Amount Without Evidence of Insurability</b> (Guarantee Issue)	Based on Number of eligible employees <table border="1"> <thead> <tr> <th># Eligible</th> <th>Employee GI</th> <th>Spouse GI</th> <th>Children</th> </tr> </thead> <tbody> <tr> <td>6-9</td> <td>\$50,000</td> <td>\$10,000</td> <td>\$5,000 or \$10,000</td> </tr> <tr> <td>10-49</td> <td>\$50,000</td> <td>\$25,000</td> <td></td> </tr> <tr> <td>50-99</td> <td>\$80,000</td> <td>\$50,000</td> <td></td> </tr> <tr> <td>100-249</td> <td>\$130,000</td> <td>\$50,000</td> <td></td> </tr> <tr> <td>250-499</td> <td>\$150,000</td> <td>\$50,000</td> <td></td> </tr> <tr> <td>500+</td> <td>\$180,000</td> <td>\$50,000</td> <td></td> </tr> </tbody> </table>	# Eligible	Employee GI	Spouse GI	Children	6-9	\$50,000	\$10,000	\$5,000 or \$10,000	10-49	\$50,000	\$25,000		50-99	\$80,000	\$50,000		100-249	\$130,000	\$50,000		250-499	\$150,000	\$50,000		500+	\$180,000	\$50,000	
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<b>Life Waiver of Premium</b>	<ul style="list-style-type: none"> <li>Employees disabled prior to age 60: earlier of age 65, retirement, recovery</li> <li>Employees disabled on/after age 60 but before 65: up to one year but not past the earlier of age 65 or retirement, recovery</li> </ul> <b>Elimination Period - 9 months</b>																												
<b>Accelerated Benefit</b> (for life-threatening medical condition which results in expected life span of 12 mos. or less)	Up to 80% of Life benefit to a maximum of \$250,000																												
<b>Portability</b>	Up to 3 years																												
<b>Application</b>	Short format enrollment form used for employees up to Guarantee Issue limits. Full application required for late enrollees and employees who apply over the Guaranteed Issue limits.																												
<b>AD&amp;D Features</b>	Higher Education Benefit: 2.5% of principle sum up to \$2,500. Seat Belt Benefit: 10% of scheduled AD&D benefit up to \$10,000. Air Bag: 5% of scheduled AD&D benefit up to \$5,000.																												
<b>Rate Guarantee</b>	24 months																												
<b>Rate Structure</b>	Attained Age / 5 Year Age Bands																												
<b>Minimum Participation Requirement</b>	Greater of 6 enrolled lives or 20% of the eligible employees																												

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