



*North American Insurance Trust  
Voluntary Group Term Life Insurance*

Below is a brief description of your Member's Voluntary Life Insurance coverage with Cigna Group Insurance. This is only a summary, for detailed information regarding coverage, definitions, exclusions, limitations, reductions, conversion and claims, please refer to the member benefit booklet.

**MEMBER:**

Classification: All active members of AAPC

Amount of Insurance: Increments of \$10,000 to a maximum of \$250,000

Guaranteed Issue: **\$10,000**

Reduction: To 50% at Age 65. Benefits terminate at age 70.

PORTABILITY of coverage is available at Retirement or Termination.

**SPOUSE**

Amount of Insurance Up to 50% of the member's coverage election to a maximum of \$100,000.

Guaranteed Issue: **None**

Reduction: Same as employee.

**CHILD**

Eligibility: Ages 14 days to 19 years old (25 if a fulltime student). Child must be performing normal daily activities, not confined to a home or hospital.

Guaranteed Issue: All amounts are guarantee issue.

Amount of Insurance: \$2,500 or \$5,000 per child.

**NOTE:**

***QUESTIONS? PLEASE CALL (661)325-5999***

*Only the group policy contains all terms and provisions of coverage.*



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**OTHER FEATURES:**

- Portability
- Disability waiver prior to age 60.
- Accelerated Death Benefits
- Common Carrier provision

**VOLUNTARY LIFE RATES**

<b><u>Age of MEMBER</u></b>	<b><u>Monthly Rate Per \$1,000</u></b>	
Up to Age 29	\$	.07
30 to 34	\$	.09
35 to 39	\$	.12
40 to 44	\$	.19
45 to 49	\$	.32
50 to 54	\$	.54
55 to 59	\$	.85
60 to 64	\$	1.31
65 to 69	\$	2.36
Child(ren):	\$2,500	\$.50/month
	\$5,000	\$1.00/month

<b>Sample Calculation:</b>		A 44 year-old member wants \$50,000 for himself, \$20,000 for his spouse (also age 44) and \$5,000 for his child(ren):			
	<b># of 1,000</b>				
<b>Member</b>	<b>50</b>	x	\$0.19	Rate per \$1,000	= \$ 9.50
<b>Spouse</b>	<b>20</b>	x	\$0.19	Rate per \$1,000	= \$ 3.80
<b>Child(ren)</b>	<b>5</b>	x	\$1.00 <sup>(1)</sup>	Rate per unit	= \$ 1.00
<b>Total cost per month:</b>					<b>\$ 14.30</b>
<p>(1)\$1.00 is the rate for dependent child(ren) coverage regardless of the number of dependent child(ren) being covered.</p>					

*Only the group policy contains all terms and provisions of coverage.*