

How to Get the Most from

# Your Term Life, Accident or Disability Plan

## Life and Accident Plans

Thank you for choosing GuideStone for your term life, accident and/or disability coverage. Your GuideStone plan provides the financial and emotional support your family needs at the time they need it most. Protecting their financial futures and peace of mind means that they'll be well cared for.

### Additional Benefits

**Term Life** plans include the following additional benefits at no extra cost to you:

- **Life Planning Financial & Legal Resources** — Financial, legal and grief support in the event of a death or diagnosis of a terminal illness.
- **assist america®** — 24-hour network of emergency medical and legal resources offering worldwide emergency assistance to active employees and their families who are traveling more than 100 miles from home.
- **Accelerated death benefit** — Allows terminally ill participants with a life expectancy of 12 months or less to receive up to 50% of the death benefit (\$250,000 maximum) prior to death.
- **Portability or conversion of coverage** — You and your dependents may continue coverage if employment is terminated or you otherwise lose eligibility.
- **Add children without underwriting** — No underwriting is required to add a dependent child within 60 days of the child's birth, adoption or placement for adoption.

**Accidental Death and Dismemberment (AD&D)** plans also include additional benefits at no extra cost to you:

- **Repatriation** — If you die in an accident while traveling more than 100 miles from home, the AD&D plan pays an additional death benefit. Your beneficiaries may receive up to \$5,000 to help cover the cost of returning your remains to your family.
- **Safety benefit** — The AD&D plan also pays an additional sum if you die in an automobile accident while properly wearing a seat belt and when protected by an air bag.
- **Education benefit** — If you die in an accident, the plan pays an educational benefit of up to \$24,000 to each of your qualified, college-age dependents.
- **Portability of coverage** — You may continue your AD&D coverage if employment is terminated or you otherwise lose eligibility.

## Disability Plans

Your disability plan would provide for your family if you were no longer able to work due to a serious illness or injury. According to statistics, debt associated with the resulting medical bills and lost wages are common factors in bankruptcy filings. With GuideStone's disability plans, you can rest assured you and your family are protected financially if you become disabled.



## Additional Benefits

**Disability plans** include the following additional benefits at no additional cost:

- **Rehabilitation and Return to Work Program** — To encourage individuals to return to work as soon as they become physically able, individuals receive an additional benefit for participating in a rehabilitation program.
- **Disability Plus®** — An employee will receive an additional 20% benefit if Unum determines he or she has lost the ability to perform two or more activities of everyday living or has a deterioration or loss of intellectual capacity and needs another person's assistance or verbal cuing for protection.
- **Survivor Benefits** — If you die after receiving benefits for 180 or more consecutive days, your survivor receives a lump sum payment equal to three times your last month's gross disability benefit.

## Events That Affect Your Life and Disability Coverage

Many factors affect eligibility and coverage amounts for your life, accident and/or disability plans. Keeping GuideStone informed of the following events can help keep your coverage up to date:

- **Salary changes** — Disability and some term life plans are based on your salary. Report any salary changes immediately so you can receive full benefits if something were to happen to you.
- **New employment** — In order for insurance billing to continue uninterrupted, please report your new employer information as soon as possible.
- **Disability** — Even if you do not have disability coverage, you may be eligible for waiver of premium on your life and accident plans.
- **Other changes** — Please notify GuideStone if you resign, retire or reduce your hours to fewer than 20 per week.

***If you are a Group Plans participant, ask your employer to notify GuideStone of any of these changes.***

## Term Life, Accident or Disability Plan Booklets

Plan booklets provide information on how your term life/accident/disability plan is administered. To see a summary of covered services and how benefits are paid, you can refer to your plan's specific plan booklet, available on our website at [www.GuideStoneInsurance.org](http://www.GuideStoneInsurance.org) (choose the *Forms and FAQs* tab, then select "Plan Booklets").

You can request a printed copy of your term life, accident or disability plan booklet or schedule of benefits by emailing [Insurance@GuideStone.org](mailto:Insurance@GuideStone.org) or calling **1-888-98-GUIDE** (1-888-984-8433).

This information only highlights the depth of coverage and benefits you can receive when you protect yourself with GuideStone. Limitations and exclusions apply. This material is a general summary of the plans. The official plan documents and contracts set forth the eligibility rules, limitations, exclusions and benefits. These alone govern and control the actual operation of the plan. In the event of a conflict with the description in this material, the terms of the official plan documents and contracts will control. GuideStone Financial Resources reserves the right to change or cancel these programs at any time. This material does not imply an employment contract or guarantee of benefits. Medical underwriting could be required.