

Group Term Life with AD&D Insurance

Protect what matters most.

In partnership with Nationwide, Beam now offers group term life with AD&D insurance.

PLAN DETAILS

- **Rate Guarantee:** 12 months
- **Employer Contribution:** Employer paid
- **Eligible Group Size:** 2+ insured lives
- **Hours Worked:** 30+ hrs/week

An employee must be actively at work on the effective date in order to be eligible for benefits.

FEATURES

Life Insurance Benefits*

- \$25,000 or \$50,000 benefit amount for groups with 2+ employees or \$100,000 benefit amount for groups with 10+ employees[†]
- No health qualification required (guaranteed issue)

Accidental Death & Dismemberment (AD&D)*

AD&D coverage pays an additional benefit equal to members' life insurance benefit for death due to accidental causes. Benefits are also payable in the event of accidental loss of eyesight, limbs, movement of limbs, speech and hearing.

Premium Waiver Benefit

Members' life insurance premiums may be waived if they become totally disabled prior to age 60 for more than 9 months, up to age 65.

Accelerated Death Benefit

50% to \$50,000

If members are diagnosed with a terminal illness, a portion of the death benefit may be payable during their lifetime.



Average Rate is:

**\$5.50/Month
per Employee**

Rates can vary slightly
per state*