



Basic Life Insurance

Class 2: Licensed Employees

For West Linn Wilsonville School District

Group Number: OR092137

How the Plan Works

Life is full of many twists and turns. LifeMap Basic Life coverage protects your family's future, no matter what life may throw your way.

- **Eligibility Requirement – Class 2**
All active full-time Licensed Employees working a minimum of 20 hours per week on a regular basis.
- **Who pays for the coverage?**
Life Insurance premiums are paid for by your employer.
- **Dependent Eligibility Requirement**
Dependents must be a Legal spouse, State Certified Domestic Partner and or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- **Guarantee Issue**
With no questions asked, you will be covered for up to \$20,000 in Basic Life Insurance.

Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.

LifeMapCo.com

1 (800) 794-5390

Benefits Summary

Plan Benefits

Employee Life Insurance	\$20,000
Dependent Life Insurance	Spouse \$1,000 Child(ren): \$1,000

Guarantee Issue Amount

Employee	\$20,000
Spouse	\$1,000
Dependent Child(ren)	\$1,000

Plan Features

Accelerated Benefit	A covered employee who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Option of converting to an individual life policy, without proof of insurability, for up to amount of group coverage within 31 days of termination.
Portability	You may elect to port your Voluntary Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Life coverage continued without payment of premium if insured becomes totally and permanently disabled (proof of disability required).

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 65, to 50% at age 70, and to 35% at age 75.

Additional Benefits

- **Beneficiary Assistance Program**
The BAP can help you and other household members cope with a serious illness or loss.
- **Travel Assistance**
When traveling 100 or more miles away from home, or outside of your home country, you can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world.

This summary is provided for your convenience only and is not intended to be inclusive of all policy provisions. Please see your certificate for complete details. If there is any discrepancy between this summary and the master policy, master policy provisions will prevail.

© 2014. LifeMap Assurance Company, all rights reserved.