



Basic Life and AD&D Insurance

For Kirby Nagelhout Construction Company

How the Plan Works

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

- Eligibility Requirement**
 If you are a full-time active administrative and field employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**
 Life and AD&D Insurance premiums are paid for by your employer as part of your total rewards program.
- Dependent Eligibility Requirement** Dependents must be a Legal spouse, State Registered 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 \$10,000 in Basic Life and AD&D Insurance.

Benefits Summary

Plan Benefits	
Employee Life Insurance	\$20,000
Employee AD&D Insurance	\$20,000
Guarantee Issue Amount	
Employee	\$20,000
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.
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 and to 50% at age 70.	
Accidental Death & Dismemberment	
If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.	
AD&D Benefits Included	
<ul style="list-style-type: none"> Adaptive Home/Vehicle and Rehab Benefit Air Bag and Seat Belt Spouse and Child Education 	<ul style="list-style-type: none"> Coma Day Care Exposure and Disappearance Felonious Assault

LifeMapCo.com
1 (800) 794-5390

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.



Insurance for every step of life.

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.
- **Repatriation**
If death occurs more than 100 miles from your primary residence, a benefit may be payable to prepare and ship your body to the place of burial or cremation.
- **Seat Belt**
If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.

Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.
- **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
 - suicide or such attempts;
 - participation in a riot;
 - war or act of war;
 - military service for any country;
 - committing or attempting to commit an assault or felony;
 - sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;
 - heart attack or stroke;
 - bodily infirmity or disease from bacterial or viral infections not the result of an injury; or
 - taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed and used/consumed in accordance with the directions of the prescribing physician or administered by a licensed physician.
 - travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;
 - the insured Employee's intoxication

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