

SUPPLEMENTAL EMPLOYEE TERM LIFE



When you need additional Employee Life coverage, Supplemental Life provides additional income protection to pay off your mortgage, fund your child's education, or provide a nest egg for your loved ones.

Eligibility

You may enroll during your initial eligibility and receive guaranteed issue benefit amount of \$20,000. If you are enrolling outside of the initial eligibility, evidence of insurability is required. You must be actively working to file a claim.

Your Benefit Amount

You choose the amount of Supplemental Life insurance appropriate for your personal situation. You can select any amount ranging from \$5,000 to \$500,000 in \$1,000 increments.

Keep in mind proof of good health is required before the coverage takes effect for amounts applied for in excess of \$20,000 at time of initial eligibility. When you reach age 65, your coverage is reduced by 35%, and further reduced by 50% when you reach age 70.

If an employee's scheduled Supplemental Life effective date is after he or she reaches age 65, evidence of insurability will be required for amounts of insurance in excess of \$10,000. If an employee's scheduled Supplemental Life effective date is after he or she reaches age 70, evidence of insurability will be required for all amounts of insurance.

Your Monthly Cost

Monthly rate is per \$1,000 of benefit amount. See your Benefits Administrator or Human Resources Department for your cost.

Portability / Conversion

Coverage continues until you retire or terminate employment. However, at that time, you have the option to continue your coverage on an individual basis and pay the premium yourself with portability or conversion of the policy.

Application for portability and conversion must be made within 31 days after coverage ends and at your request. If interested, after your employment ends, contact Guardian Life Insurance Conversion Department at 800-433-5982, option #1, extension 5696 and reference plan# 399095.

How does one file a claim?

- To obtain claim forms, please contact your Employer.
- The completed claim form and any applicable documentation should be sent to:

Pennsylvania Chamber Insurance
Attn: Operations/Term Life Claims
417 Walnut Street
Harrisburg, PA 17101

