



Group Term Life Insurance Voluntary Coverage

How secure is your family's financial future?

If something happened to you, would your family be able to maintain its way of life? Funeral expenses and medical bills could be just the beginning. How would they cover ongoing living expenses, such as a mortgage, utilities and health care?

The Paul Revere Life Insurance Company's Group Term Life Insurance can help provide financial security for your family. You can also apply for coverage for your spouse and dependent children with no health questions.¹

How much group term life coverage do I need?

You

\$ _____

- Available in \$1,000 increments
- Minimum of \$10,000 to a maximum of five times your salary up to \$500,000

Your spouse

\$ _____

- Available in \$1,000 increments
- Minimum of \$5,000 to a maximum of \$500,000
- Spouse coverage cannot exceed your coverage amount

**Your dependent children
(up to age 26)**

\$ _____

- Available in \$1,000 increments
- Minimum of \$1,000 to a maximum of \$10,000 per dependent child
- Each eligible dependent child is covered for the same amount, except children from live birth to six months for whom the death benefit is \$1,000

Why is group term life insurance a good option?

- Death benefit protection
- Lower cost option
- Coverage for specified periods of time, which can be during high-need years
- Benefit is typically paid tax-free to your beneficiaries

Additional benefits and services

- **Built-in Accelerated Death Benefit** provides an advance of up to 75% of the death benefit, to a maximum of \$150,000, if the covered person is diagnosed with a terminal illness.²
- **LifeWorks Employee Assistance Program** provides 24-hour confidential personal support and referral service, including will preparation services. Face-to-face sessions with mental health professionals are available.³

ONLINE

LifeWorks.com

Username: **coloniallife**

Password: **lifeworks**

TELEPHONE

English: **1-888-645-1772**

Spanish: **1-888-732-9020**

TTY: **1-800-346-9188**

- **Life Planning Financial and Legal Resources** offer financial and legal counseling services, as well as grief support and referral for up to 12 months after a claim.³

Get the most out of your coverage

- **Portability:** If you retire or change jobs, you may still be able to take your coverage with you at an affordable rate without proof of good health.
- **Conversion:** You may be eligible to convert your coverage to a life policy without proof of good health when coverage ends under the group certificate.
- **Waiver of Premium:** If included in your plan, premium payments are waived if you become disabled.

To learn more, talk with your Paul Revere benefits counselor.

Colonial-PaulRevere.com

1 Spouse and dependent coverage will not be effective if they are currently totally disabled. Being totally disabled means the inability to perform two or more activities of daily living. The ability to work does not determine disability. You can pay premiums on insurance for your dependents with no health questions asked. Coverage isn't effective until the earlier of the date they are no longer totally disabled or two years after the date that coverage would have otherwise become effective for the spouse or dependent child. This provision does not apply to newborn children born while dependent insurance is in effect.

2 Terminal illness means an injury or sickness that results in the covered person having a life expectancy of 12 months or less.

3 LifeWorks Employee Assistance Program and Life Planning Financial & Legal Resources are provided by Ceridian. This service is available with The Paul Revere Life Insurance Company's Group Term Life offering. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. Ceridian is not engaged in rendering legal advice. Users should consult with their own attorneys. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact Ceridian for full details.

This policy has exclusions, reduction of benefits and limitations. For cost and complete details, see your Paul Revere benefits counselor. Applicable to policy number GTL1.0-P-NY and certificate number GTL1.0-C-NY. This is not an insurance contract and only the actual policy provisions will control.