



**Joseph F. McWherter MD DBA Fem Centre
Life Insurance Benefit Summary**

Presented by: Assurant Employee Benefits

Effective: March 1, 2012

Policy: 5459307

Eligibility

You are eligible to participate if you are a full-time employee, as defined by your employer, at active work and working in the United States. Other policyholder-defined eligibility requirements may apply. Temporary or seasonal workers are not eligible.

Plan Description for other covered person

Basic Life	\$50,000
Life Maximum	\$50,000
Accidental Death & Dismemberment (AD&D)	\$50,000
AD&D Maximum	\$50,000
Disability Premium Waiver	Included
Age Reduction	Included
Conversion Privilege	Included

Commonly asked questions about Life and Accidental Death & Dismemberment insurance:

Q: Who will pay the premium for this coverage?

A: Premiums are paid by your employer.

Q: What is Disability Premium Waiver?

A: If you meet the definition of disability and remain disabled through the qualifying period, your life insurance will continue without further payment of premium to the earlier of age 65 or retirement. See your certificate of group insurance for complete details.

Q: What is a conversion privilege?

A: If any or all of your group life insurance ends (for example, due to an age reduction or termination of employment), you will have the opportunity to convert some or all of this coverage to an individual policy. Please contact us at 866.909.6065 within 31 days of coverage termination for more details.

Q: What happens to my benefits as I get older?

A: At age 65, your amount will be reduced by 33% of the original schedule amount; at age 70, it will be reduced by 33% of the in force amount. See your certificate of group insurance for complete details.

Q: What is Accidental Death and Dismemberment coverage?

A: AD&D pays a benefit for loss of life or dismemberment resulting from an accidental bodily injury. Your beneficiary will receive 100% of the AD&D amount if you die as the result of an accidental injury. You will receive an accidental dismemberment benefit if you lose a hand, a foot, or the sight of an eye due to an accidental injury. The benefit paid is 50% of the AD&D amount for any 1 loss and 100% of the AD&D amount for any 2 or more losses.

Your beneficiary will receive an additional 20% of the AD&D benefit, to a maximum of \$100,000, if you die as a direct result of automobile accident injuries and were wearing a seat belt at the time of the accident. Your AD&D benefit also includes a Higher Education Benefit that pays an additional \$3,000 per year for up to 4 consecutive years to eligible dependent students if you die as a direct result of an injury.

Q: What other benefits are included in this policy?

A: Your plan includes an Accelerated Benefit. This means that you can access a portion of your life insurance while you are still living if you are diagnosed with a life-threatening medical condition which results in an expected life span of 12 months or less.

This summary provides only a general overview and does not contain or describe all plan details. Issued insurance policies determine all plan features and policy benefits. Please consult your certificate or group policy for a complete description, including all applicable limitations, exclusions, reductions, and restrictions. Please contact Assurant Employee Benefits for additional information.

**For more information regarding claims and services, please visit our website at:
www.assurantemployeebenefits.com or call us at 800.733.7879**