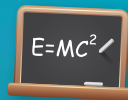




If your family lost you and your income today, how could term coverage help them?



LOAN



EDUCATION



MORTGAGE

Benefit coverage for

Hy-Vee

## Group Voluntary Term Life Insurance

Supplements existing coverage to help with unexpected life events

Group Voluntary Term Life Insurance from Allstate Benefits provides cash benefits for the death of a wage earner.



**MIDWEST HERITAGE**  
A Hy-Vee Company

Banking • Investments • Insurance

# group voluntary term life

Life is unpredictable. You can't predict when/how you will die, whether from disease, accidental injury, or natural causes. But, you can purchase coverage to provide a cash benefit to help pay for final expenses and additional expenses your family will face without your paycheck. Make sure money won't be a concern for your family – plan today!

Our term life coverage helps offer peace of mind when an unexpected death occurs. Below is an example of how benefits are paid.\*

 Jane and John choose life insurance coverage offered through their Employer	<p><b>Jane</b> is married. She purchases \$30,000 in term life coverage to help provide her family with money for funeral expenses.</p>	Jane is driving to work and is in a serious car accident. She is rushed to the hospital with internal injuries, but does not survive.	<p><b>With Term Life Coverage</b> Jane's family has additional dollars to pay for funeral expenses, plus any other expenses associated with her final days in the hospital. <b>Benefits paid: \$30,000</b></p> 
	<p><b>John</b> is single. He declines term life coverage because he is not married and feels he does not need the coverage at this time.</p>	John is at home on his roof cleaning the gutters when he falls and is seriously injured. He is rushed to the hospital, but dies on the operating table.	<p><b>Without Term Life Coverage</b> Since John did not have coverage, there are no benefits available to pay for his funeral expenses. <b>Benefits paid: \$0</b></p>

\*The example shown may vary from the plan your employer is offering. Your individual experience may also vary.

## meeting your needs

Our Term Life coverage can provide reassurance during life-changing events such as the death of a wage earner.

- Affordable group rates
- 24-hour coverage
- Conversion available Guaranteed Issue, subject to exclusions and limitations

## your benefit coverage

**Life Insurance Benefit** - Pays a cash benefit when you die.

**Accelerated Death Benefit** - If you are diagnosed as terminally ill (fewer than 12 months to live), the benefit pays an advance of the life insurance benefit (50% to a maximum of \$100,000).

**Waiver of Premium** - If you become disabled for 6 months or longer, your premiums can be waived for as long as the disability lasts, or you reach age 65.\*\*

You are injured and go to the **hospital**



You do not survive



Your family receives a cash benefit to pay for final expenses

## certificate specifications

**Your Eligibility** - Your employer decides who is eligible for your group (Part-time employees age 19+ scheduled to work an average of at least 15 hours per week).

**Benefit Reduction Schedule** - Reductions in insurance amounts will apply at older ages; see below:

Insured's Age	Reduction to x% of Original Coverage
70	65%
75	50%
80	35%

### Employee Only Coverage

**Termination of Coverage** - Coverage under the policy ends on the earliest of: the date the policy is canceled; the last day premium payments were made; the last day of active employment; the date you or your class is no longer eligible.

**Conversion** - When coverage ends, conversion is available.

**Portability Privilege** - Coverage may be continued under the Portability Provision when eligibility under the policy ends.

**Life Exclusions** - Benefits are not paid for death as a result of suicide within one year after the effective date of coverage.

**Rev. 10/19. This material is valid as long as information remains current, but in no event later than October 1, 2022.** Benefits are provided by Group Voluntary Term Life insurance policy GVL-4000, or state variations thereof.

This brochure highlights some features of the policy but is not the insurance contract. For complete details, contact your Allstate Benefits Agent. This is a brief overview of the benefits available under the Group Voluntary Policy underwritten by American Heritage Life Insurance Company (Home Office, Jacksonville, FL). Details of the insurance, including exclusions, restrictions and other provisions are included in the certificates issued.

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**This brochure is for use in the Hy-Vee enrollment which is situated in: IA**

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Benefit coverage for: **Hy-Vee**  
**group voluntary term life**

**Premium Illustration for Hy-Vee Part-Time Employees Scheduled to Work 15+ Hours Per Week**

**Guaranteed Issue Amounts:** Employees under age 60: **\$30,000**  
 Employees age 60-69: **\$20,000**  
 Employees age 70+: **\$10,000**

**weekly premiums**

(Applicable for Male/Female Eligible Employees)

Max. EE Life Amt.	uni-tobacco											
	AGES											
	Under 30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80+
\$10,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$9.78	\$16.50	\$28.13
\$20,000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$7.52	\$12.46	n/a	n/a	n/a
\$30,000	\$0.90	\$1.04	\$1.38	\$2.01	\$3.18	\$4.64	\$7.75	n/a	n/a	n/a	n/a	n/a

EE = Employee



This insert is for use in: IA

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