

Voluntary Life Insurance



➤ MORE PROTECTION FOR YOUR LOVED ONES.

The people you love and support could face financial challenges without you. Life insurance provides your loved ones with money they can use for household expenses, tuition, mortgage payments and more.

➤ HELPS YOU CLOSE ANY COVERAGE GAPS.

You may have life insurance today, either on your own or through your employer. Now is a good time to ask yourself if you need more coverage.

**SOUTH CAROLINA MEDICAL ASSOCIATION
VOLUNTARY EMPLOYEES' BENEFICIARY
ASSOCIATION WELFARE BENEFIT PLAN
AND TRUST (MIT)**

All Eligible Employees

Sun Life Assurance Company of Canada

BENEFITS (Purchase Voluntary Life coverage at MIT group rates.)

For you*	Active, employed MIT medical members are covered by a \$15,000 group term life insurance policy as an embedded benefit with your medical insurance. Employees can choose from \$10,000 to \$200,000—in increments of \$10,000 not to exceed 5 times your Base Annual Earnings. No medical questions asked up to the Guaranteed Issue amount of \$200,000. Benefits are reduced at age 70 and may reduce again in subsequent years as noted in your Certificate.
For your spouse*	If you elect coverage for yourself, you can choose from \$5,000 to \$50,000—in increments of \$5,000. No medical questions asked up to the Guaranteed Issue amount of \$50,000. The amount you select for your spouse cannot exceed 50% of your coverage amount. Benefits may reduce as noted in your Certificate.
For your child(ren)*	If you elect coverage for yourself, you can choose \$5,000 to \$10,000—in \$5,000 increments. No medical questions asked. The amount you select for your child(ren) cannot exceed 50% of your coverage amount. Benefits may reduce as noted in your Certificate. Child(ren) must primarily depend on the employee for 50% or more of their support. A full benefit is payable for a dependent child from birth to age 26 or to 26 years old if a full-time student.

***This coverage includes Accidental Death and Dismemberment insurance.**