



AFRICAN SURVIVORS BENEFIT FUND

(POLICY PERIOD: January 1 through December 31)

The African Survivors Benefit Fund provides a death benefit to the families of the employee. It is governed by the three Seventh-day Adventist African Divisions and managed by Adventist Risk Management, Inc.. It is designed for ADRA's local full-time employees who work at least 30 hours a week. The waiting period is one year, which means the employee must be working at ADRA for a year before they are eligible for this coverage. The payment period operates on a quarterly schedule.

BENEFITS

EMPLOYEE LIFE.....\$5,000, \$10,000, \$15,000, \$20,000, \$25,000 as requested by employer
SPOUSE LIFE.....50% of the employee amount

NOTE: Benefits are reduced by 50% at age 65.

RATES*

Employee and Spouse's Life is \$0.64 per \$1,000 per month.

*Subject to change at policy renewal

Enrollment

To apply for this plan, complete the attached application and email it to ARM2372@adventistrisk.org.

Claims

To file a claim, fill out the claim form related to your type of loss and email it to claims@adventistrisk.org.

For exclusions and details, refer to your Policy or email your questions to ARM2372@adventistrisk.org.

This is a brief overview of the policy and is not intended to replace policy terms and conditions.

