



# LIFE INSURANCE

(POLICY PERIOD: January 1 through December 31)

The life insurance policy is for ADRA's full time employees who work at least 30 hours a week outside of the United States. Life Insurance can replace lost potential income during working years, in the event of the death of an ADRA employee. It could provide a general safety net for beneficiaries and can also help ensure the family's financial goals will still be met.

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## BENEFITS

Limits are \$5,000 up to 100,000 to age 65; limit of spouse is 50% of employee benefit

**Note:** For employees over 65, please contact ARM for options.

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## RATES\*

\$3.30 per \$1,000 of limits, per year

\*Subject to change at policy renewal

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## Enrollment

To apply for this policy, complete the attached application and email it to [ARM2372@adventistrisk.org](mailto: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](mailto:claims@adventistrisk.org).

For exclusions and details, refer to your Policy or email your questions to [ARM2372@adventistrisk.org](mailto:ARM2372@adventistrisk.org).



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

Revised January 2018