

AFRICAN SURVIVORS BENEFIT FUND

Summary



The African Survivors Benefit Fund programme provides a death benefit for the families of employees in the African Divisions and subordinate entities who are enrolled in the program. It is governed by the three participating Divisions and managed by Adventist Risk Management, Inc. The programme is designed as a benefit for full-time employees who work at least 30 hours a week. There is a waiting period of one year, which means the employee needs to be working for the division for one year before they are eligible for full coverage. The contribution payment period operates on an annual cycle.

This policy pays a death benefit for death by any cause.

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 \$0.66 per \$1,000

CLAIMS

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

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