

# HM WORKSITE ADVANTAGE



## Employee Worksite Program

- Group Whole Life



### **Don't leave your family unprotected, provide for them now with whole life insurance.**

Many employees choose our whole life insurance products because they offer the flexibility to meet a variety of personal needs. With whole life insurance plans, employees have a choice of benefit and premium amounts that fit their paychecks and life styles.

Employees also have access to the cash value accumulated in their policies and may use these savings for loans or withdrawals. And with our voluntary plans, employees own their coverage and can keep them in force even when they retire or change employers.

#### ▶ **Flexibility to Meet Your Needs**

**Employee**—Coverage amount: up to \$100,000 (not to exceed 3x salary).

**Spouse**—Coverage amount: up to \$50,000

**Children**—\$10,000 child term rider covers all your dependent children for only \$1.38 per week.

#### ▶ **Builds Cash Value**

In addition to having valuable life insurance protection, you can accumulate savings at a guaranteed rate of return (competitive interest rates) and pay no taxes on any of the money until you use it. You have access to your cash value and have the ability to make loans or withdrawals.

#### ▶ **No Medical Exams Required**

Employees and their families may apply for benefit amounts by answering only a few medical questions.

#### ▶ **Permanent Insurance Protection**

Once your insurance application has been approved and pay roll deductions have started, the coverage is yours to keep by continuing to pay premiums sufficient to keep your policy in force.

# PLAN BENEFITS

## Waiver of Premium

Waives entire Premium amount for employee coverage after the insured has been totally disabled for 4 months and continues throughout the duration of the disability. Any recurrence of a prior disability will be covered, provided the prior disability continued for at least 6 consecutive months, within 30 days of the recovery, and is due to the same or related causes.

## Accidental Death Benefit

The benefit provides an additional benefit equal to the face amount if the insured dies in an accident. The maximum coverage available under this rider is \$100,000.

## Accelerated Benefit Rider

This offers one-half of the death benefit to be paid prior to death, when the company receives during the lifetime of the insured, written proof that the insured is diagnosed with a terminal illness. This is a life insurance rider, which pays, Accelerated Death Benefits at your option under conditions specified in this rider. This rider is not intended to provide health, nursing, home or long term care insurance. Benefit payments may affect your eligibility to receive Medicaid and other government benefits or entitlements. Employees and/or spouses are eligible for this benefit. Receipt of Accelerated Benefits may be taxable. The Insured should consult with his personal tax advisor to assess the impact of this benefit.

## Questions and Answers

### What coverage is available to eligible employees?

Employees are eligible to purchase coverage up to \$100,000, subject to underwriting.

### How much does it cost?

The program is designed to provide coverage at special group rates and is available only through your employer. The premium depends on the amount of insurance purchased. Employees can participate for as little as \$3.00 per week.

### How are the premiums paid?

Premiums will be paid through the convenience of payroll deduction. The Group Policyholder will deduct and forward the premium to the insurance company. There are no checks to write or postage to pay.

### What happens to employees who leave the company?

The insurance that employees have is portable, and they can take the insurance with them, without a premium change. Each employee will be given the choice of paying his or her premiums every three months, six months, or even once a year. If they choose a monthly schedule, premiums can be deducted automatically from their checking account.

### Does the employee have to take a physical?

No. However, if the coverage elected is above the guaranteed issue amount, evidence of insurability will be required.

### When will the plan become effective?

As long as an employee is actively at work, the insurance is effective the date they sign the application and payroll deduction authorization card. This is provided the employee is insurable under the insurance company's underwriting rules and that he/she does not terminate employment prior to the first payroll deduction.

### If we have additional questions, whom should we contact with questions?

The Group Policyholder will be assigned a dedicated customer service Account Manager. This individual will be able to answer all questions and service all the account's needs.

COVERAGE WORKSHEET		
	BENEFIT AMOUNT	WEEKLY DEDUCTION
Employee		
Spouse		
Child		
	TOTAL	

# LIMITATIONS AND EXCLUSIONS

## **Suicide Exclusion:**

If an Insured takes his own life within two years from the Date of Issue of his certificate, the liability of the Company will be limited to all premiums paid, without interest, less any Certificate Loan and loan interest.

Risks not covered under the Accidental Death Rider

The Accidental Death Benefit provided by this Rider shall not be payable if the Insured's death results from any of the following causes:

1. war, or an act of war (including any armed aggression resisted by the armed forces of any country or combination of countries), whether such war is declared or undeclared;
2. suicide;
3. any bodily or mental infirmity or disease, except a bacterial infection occurring with or through an accidental injury;
4. committing or attempting to commit an assault or felony;
5. the voluntary taking of:
  - a. any drug, medication, or sedative unless as prescribed by a physician; or
  - b. any poison (except for food poisoning), including carbon monoxide;
6. operating, riding in, or descending from any kind of aircraft, or subsequent drowning, if the insured;
  - a. is a pilot, officer, or member of the crew; or
  - b. is in an aircraft which is being flown for the purpose of descent from such aircraft while in flight; or
  - c. is giving or receiving any kind of training or instructions; or
  - d. has any duties aboard such aircraft

This Product is subject to Insurance Department Approval. The product benefits and riders may not be available in all states. Policy form series number HML9800-MP et al (not available in all states).

## **Limitations under the Waiver of Premium Rider**

No benefit will be provided by this Rider if;

1. Total Disability is caused by an intentionally self inflicted injury, or;
2. results from an act of war, declared or undeclared, while the Insured is in the military service of any country

## **Limitations under the Accelerated Death Benefit Rider:**

The Company will not pay the Accelerated Benefit:

1. If either the Owner or the Insured is required by a government agency to use the Accelerated Benefit in order to apply for, obtain, or otherwise keep a government benefit or entitlement;
2. If either the Owner or the Insured is required by law to use the Accelerated Benefit to meet the claims of creditors, whether in bankruptcy or otherwise;
3. If the Terminal Illness results from intentionally self-inflicted injuries;
4. If the Certificate is in force as either Extended Term Insurance or Reduced Paid-Up Insurance;
5. If the Certificate is legally or equitably assigned, except to the Company as security for the lien;
6. If any part of the Death Benefit under the Certificate is contestable.
7. If the Certificate is not in force or the Death Benefit under the Certificate is not payable for any reason.
8. If the amount of the Accelerated Benefit, plus the amount of all Accelerated Benefits on the Insured from all certificates issued by the Company, exceeds \$250,000; or
9. If there has already been an Accelerated Benefit paid on this Certificate.

Underwritten by:  
HM Life Insurance Company

**1-866-849-2954**

Our Service Center provides one number to call for all your claims and customer service needs. Customer Service representatives are available Monday through Friday 8 a.m.-5 p.m. Eastern Time.

**Administered by:  
Continental American Insurance Company**

Customer Service Center  
P.O. Box 2048 • Columbia, SC 29202 • csc@caicworksite.com

**This brochure is a brief description of coverage and is not a contract. Read your certificate carefully for exact terms and conditions. This brochure is subject to the terms, conditions, and limitations of policy form series HML9800-MP.**