



**Odyssey Systems Consulting Group provides
this valuable benefit at no cost to you.**

All active full time employees

Life and AD&D Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident.

AT A GLANCE:

- A cash benefit of \$50,000 to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident
- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Personalized Case Management – Dedicated Claims Examiner to actively guide you or your beneficiary through the Life claim process.

You also have the option to increase your cash benefit by securing additional coverage at affordable group rates.

See the enclosed optional life insurance information for details.

ADDITIONAL DETAILS

Conversion: You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Leave of Absence/Continuation of Coverage: You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, Lay-off, Leave of Absence or Leave of Absence Due to Disability.

Benefit Reduction: When you reach age 70, life benefits reduce to 65% of the original amount. When you reach age 75, life benefits reduce to 50% of the original amount.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.