



Wabash Conference Free Methodist Church USA

Each full-time Wabash appointed pastor has the following benefits
(only available as long as pastor works for a church in the Wabash Conference)

- **Group Term Life** Insurance through Anthem
\$25,000 in life insurance coverage
Benefits will reduce as follows:
 - by 35% at age 65
 - by 60% at age 70
 - by 72% at age 75
 - by 80% at age 80Benefits terminate at retirement
- **AD&D** (Accidental Death & Dismemberment) through Anthem
\$25,000 Principal Sum

If a certificate holder dies or sustains a loss from the **Table of Losses and Benefits** below due to and within 180 days of an Accident, we will pay the amount for the loss stated in the Table of Losses and Benefits, provided:

- the accident occurs while the certificate holder is insured for the Group Accidental Death and Dismemberment Insurance; and
- the loss is a result of the accident and not any other cause

Table of Losses and Benefits	
Loss	Benefit
Loss of Life	Principal Sum (\$25,000)
Loss of Two Members	Principal Sum (\$25,000)
Loss of One Member	One-half the Principal Sum (\$12,500)

- **Long Term Disability** through Unum
60% of monthly earnings to a maximum of \$5,000 per month
Elimination Period: 180 days
- We also have **Voluntary Life** available at a very low price (with the voluntary insurance you can get life insurance on your spouse and your children) through Principal Financial Group. For further information, please see the attached.

For more information regarding any of these coverages, please contact the conference office at: 317-831-0022 or 800-794-3945.

*** This is a summary of benefits for your convenience; actual benefit is based on the policy.**

Wabash Conference Group Voluntary Life Insurance

Carrier: Principal Financial Group

Premium Rates

Member Life Insurance

Minimum: \$20,000; Maximum: \$500,000 Increase in increments of \$20,000

(Rate for each \$1,000 of insurance in force)

Member Age	Non-smoker	Smoker
Under 30	\$0.09	\$0.13
30-34	\$0.10	\$0.15
35-39	\$0.13	\$0.21
40-44	\$0.20	\$0.35
45-49	\$0.33	\$0.61
50-54	\$0.49	\$0.94
55-59	\$0.79	\$1.44
60-64	\$1.18	\$2.06
65-69	\$2.14	\$3.54
70 and over	\$3.56	\$5.56

Dependent Spouse's Life Insurance

Minimum: \$10,000; Maximum: \$100,000 Increase in increments of \$10,000

(Rate for each \$1,000 of insurance in force)

Member Age	Non-smoker	Smoker
Under 30	\$0.06	\$0.10
30-34	\$0.07	\$0.12
35-39	\$0.10	\$0.18
40-44	\$0.17	\$0.32
45-49	\$0.30	\$0.58
50-54	\$0.46	\$0.91
55-59	\$0.76	\$1.41
60-64	\$1.15	\$2.03
65-69	\$2.11	\$3.51
70 and over	\$3.53	\$5.53

Dependent Children Life Insurance

\$10,000 only; Cost \$2.50 per family

Notes:

- Member must work a minimum of 30 hours a week for the church in order to sign-up for this voluntary life insurance benefit.
- There's a small increase in the rate at certain ages (in 5-year increments: 40, 45, 50, 55, etc.)

For more information regarding this insurance, please contact the conference office.

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