

# MEDStaff HealthCare Solutions

## Basic Employee Life and AD&D

### Employee Plan Summary

<b>Feature</b>	<b>Description</b>
<b>Class Description</b>	All Active Full Time Nurses, working minimum 30+hours per week
<b>Employee Benefit</b>	Flat \$20,000
<b>Guaranteed Issue Amount</b>	\$20,000
<b>Benefit Reduction Schedule</b>	35% @ 65, 15% @ 70
<b>Life Disability Provision*</b>	Premium Waiver to Normal Retirement Age if Disabled Prior to 65
<b>Living Benefit Option (Accelerated Death Benefit)*</b>	12 months Life Expectancy, 80% of benefit to Max. \$20,000
<b>Conversion*</b>	Included
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Flat \$20,000
<b>Employee Contribution</b>	Non-contributory

\* *Applies to Life Insurance only*



**Please Note**

Do not erase or attempt to make any corrections; use a new form.

When the beneficiary is not related to you by blood or marriage, the "Relationship" should be shown as "Nonrelative."

**For Plan Sponsor's Use**

Records noted by \_\_\_\_\_ Date \_\_\_\_\_