

FOR THE MEMBERS OF . . .



## Pennsylvania Middle School Association *and their families.*

**MEMBERS! You are now eligible to purchase the group term life insurance you and your family need, at low group rates! Here are the benefits available to you under the plan:**

### Plan Benefits

- **Member**—You may purchase group term life insurance in increments of \$10,000, with a:
  - ⇒ Minimum benefit of \$20,000
  - ⇒ Maximum benefit of \$300,000 or 5 x your annual salary
- **Spouse\***—You may purchase group term life insurance for your spouse in increments of \$10,000, with a:
  - ⇒ Minimum benefit of \$10,000
  - ⇒ Maximum benefit of \$150,000 or 50% of the member's approved benefit
- **Children\*\***—You may purchase group term life insurance for your dependent children in increments of \$1,000, with a:
  - ⇒ Minimum benefit of \$1,000
  - ⇒ Maximum benefit of \$10,000

Term insurance provides temporary coverage and does not accrue cash values. You and your family can apply for coverage simply by answering the medical questions on the Participant Application. We may contact you to arrange for a short medical exam—at our expense—at a time that is convenient for you.

\*Your spouse is eligible to participate in this plan if you do.

\*\*Your children ages 14 days—19 years (age 25 if a full-time student) are also eligible for coverage. If a dependent is confined in a hospital, clinic, nursing home, rest home, rehabilitation center or similar establishment, on the date the member's insurance would become effective, dependent coverage will not be effective until the date the dependent is no longer so confined. Insurance for newborn dependents will be effective on the date the newborn child is 14 days of age.

**To take advantage of the benefits offered through this special association program, simply complete the enclosed application form and return it to *Harleysville Life Insurance, Group Underwriting, P.O. Box 253, Harleysville, PA 19438-0253.***

**Congratulations! Applying for coverage is the important first step towards providing for your family's future.**



## Low Monthly Cost

This group term life insurance is very affordable! The following rate table contains the monthly premium rates applicable to both the member's selected coverage amount as well as the member's spouse's selected coverage amount.

Rate Table for Member and Spouse

Issue Age	Monthly Rate/\$1,000
<30	.084
30-34	.105
35-39	.137
40-44	.221
45-49	.368
50-54	.599
55-59	.914
60-64	1.628
65-69	3.024
70-74	5.229
75-79	8.106

Children's Monthly Rate
.25/\$1,000  (includes all dependent children of the insured member)

### Sample Rate Calculation

1. Member age 40, coverage of \$200,000
2. Spouse age 37, coverage of \$100,000
3. Children's Coverage of \$5,000

1.  $\$200,000 \times .221 = 44,200 / 1,000 = \$44.20/\text{month}$
2.  $\$100,000 \times .137 = 13,700 / 1,000 = \$13.70/\text{month}$
3.  $\$5,000 \times .25 = 1,250 / 1,000 = \$ 1.25/\text{month}$

**Total Monthly Cost to insure the entire family is only— \$59.15**

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## Evidence of Insurability—Members & Spouses

Benefit amounts up to \$100,000 require the completion of a short evidence of insurability form consisting of 6 medical questions. Amounts over \$100,000 requires completion of the full evidence of insurability form.

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## Plan Features

The following features are included in this plan:

- ◆ **Conversion privilege**—allows the association member, spouse and children the option to convert coverage to a permanent individual plan of insurance upon leaving the group.
- ◆ **Two Year Suicide Exclusion**—benefits will not be payable during the first two years from the insured's effective date, if death is a result of suicide.