



The Missouri Bar

Simplified Issue Group Term Life Insurance

For members and their families

Simplified Issue Plan Features

Member Coverage

Members under age 60, who are not currently insured under this plan and are actively at work, can apply for up to \$150,000 of Group Term Life Insurance on a Simplified Issue basis. This means you only answer an abbreviated set of health questions, satisfactory to the insurer, and does not require a medical exam or bloodwork to be performed.

Spouse/Domestic Partner Coverage

Spouse/Domestic Partners of members under age 60 may also apply on a simplified issue basis, but amount cannot exceed that of the member.

Under age	Coverage
50	\$150,000
55	\$100,000
60	\$75,000

Dependent Child Coverage

Coverage options available for your children are \$5,000 to \$20,000, in increments of \$5,000 at a semi-annual rate of \$7.66 per \$5,000. One premium covers all eligible children, ages 15 days to 21 years or to age 25 if a full-time student. Children ages 15 days to 6 months are eligible for \$1,000 to \$4,000, in increments of \$1,000.

Accidental Death and Dismemberment (AD&D) Coverage

The unexpected financial “shock” of an accident can be devastating to a family. That’s why this plan offers a special accident safeguard. The AD&D benefit option pays your beneficiary equal the value of your life coverage if you die in a covered accident.

In addition, if you are dismembered or lose your sight in a covered accident, you will receive a portion of your coverage, depending on the accident’s severity. AD&D costs \$1.90 per \$10,000 of coverage, semi-annually.

Portable coverage to age 75 that stays with you even if you change jobs or retire.

Additional Benefits

- At age 75, you may convert to a whole life individual policy, without proof of good health.
- Pay no premiums if you become totally disabled, as defined in the certificate, before age 70.
- A pay-out option during your lifetime, if you are terminally ill, as defined by the certificate, and have a life expectancy of 12 months or less. Receipt of the accelerated benefit may be taxable, or may adversely affect your eligibility for Medicaid or other government benefits. You should consult your personal tax advisor to assess the impact of this benefit.

How can life insurance help?



Protect your home

Life insurance can enable your family to remain in the home, pay the mortgage and avoid the trauma of relocation.



Protect your family

Life insurance helps replace your income when your family needs it most.



Protect your children's education

Life insurance can help provide for your children's future.



Protect your finances

Life insurance can help cover medical bills and funeral costs as well as unplanned expenses and unforeseen financial crises.



Simplified Issue:

- **NO MEDICAL EXAM**
- **Fully Portable Coverage**
- **Group Rates**

How much does my life insurance cost?

The monthly cost of life insurance varies based on your age and how much coverage you choose.

Non-Tobacco Semi-Annual Life Insurance Rates			
Age	\$75,000	\$100,000	\$150,000
Under 30	\$32.77	\$40.00	\$60.00
30-34	\$44.77	\$54.40	\$81.60
35-39	\$57.37	\$69.20	\$103.80
40-44	\$87.15	\$110.00	\$165.00
45-49	\$166.20	\$199.40	\$299.10
50-54	\$259.57	\$298.40	\$447.60
55-59	\$413.77	\$493.20	\$739.80

Coverage reduces to the lesser of 50% or \$50,000 at age 70, and terminates at age 75. Premiums are based on your age and increase as you enter a new age bracket. Your age is your age on the plan anniversary date.

Rates shown are guaranteed until December 31, 2018. Please contact The Bar Plan for tobacco rates or for renewal rates for ages 60-75.

Exclusions

The only exclusion under the group term life policy is suicide during your first two years of coverage. AD&D and Accelerated Life benefits are subject to additional exclusions.

How do I apply?

Complete and return the Simplified Issue application to:



The Bar Plan Insurance Agency, Inc.

✉ 1717 Hidden Creek Court, St. Louis, MO 63131

☎ (844) 824-1619

🖱 thebarplan.com

This is a summary of benefits only. A complete description of benefits, limitations, exclusions and termination of coverage will be provided in the certificate of insurance. All coverage is subject to the terms and conditions of the group policy. If there is any discrepancy between this document and the group policy documents, the policy documents will govern. Life Insurance coverage is provided under the terms of a group life insurance policy, Group Life Policy form LP08GPMO, issued and delivered in the state of Missouri to The Missouri Bar as the policyholder and is governed by its laws.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company, Minneapolis, MN, a member of the Voya® family of companies.

©2018 Voya Services Company. All rights reserved. EB0712-43418-1217

201339 05/01/2018