



The Missouri Bar Group Term Life Insurance

For members and their families

Guaranteed Issue Plan Features

Are you a new member?

New members who apply for coverage within 90 days of becoming a new member may enroll for \$50,000 (under age 50) or \$10,000 (age 50-59) without proof of good health.

Guaranteed Issue – No Medical Exam Required

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 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.

Conversion option

If an insured later becomes ineligible for this group coverage, conversion to an individual whole life policy is allowed without proof of good health.

Continuous coverage to age 75

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

Coverage continues to age 75. At age 75, there is a conversion option to an individual whole life policy without proof of good health.

Pay no premiums if you’re disabled

If you become totally disabled before age 70, you may keep your coverage, subject to policy provisions, without paying premiums.

A pay-out option during your lifetime

If you are terminally ill and have a life expectancy of 12 months or less, you can receive a portion of your death benefit before dying. You can receive a payment of 50% of your coverage, to a maximum of \$100,000. All remaining insurance benefits will be paid to your beneficiary when you die. 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.

How much does it cost?

The monthly cost of life insurance varies based on your age and how much coverage you choose, but is likely the cost will be less than your monthly coffee.

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.

Conversion option

If an insured later becomes ineligible for this group coverage, conversion to an individual whole life policy is allowed without proof of good health.

Note to member

The plan provides Term Life Insurance coverage up to \$1,000,000 on an underwritten basis. If you would like to apply for more than the guaranteed \$50,000 or \$10,000, please contact The Bar Plan to obtain an additional application or go to our website at www.thebarplan.com and download a Group Term Life Insurance application. Both the Guaranteed Issue enrollment form and the Group Term Life application will need to be submitted. Any amount over the \$50,000 or \$10,000 Guaranteed Issue will be underwritten by ReliaStar Life Insurance Company.

Semi-Annual Life Insurance Non-Tobacco Rates		
Age	\$10,000	\$50,000
Under 30	\$4.37	\$21.85
30-34	\$5.97	\$29.85
35-39	\$7.65	\$38.25
40-44	\$11.62	\$58.10
45-49	\$22.16	\$110.80
50-54	\$34.61	\$173.05
55-59	\$55.17	\$275.85
60-64*	\$79.64	\$398.20
65-69*	\$120.12	\$600.60
70-74*	\$216.24	\$1,081.20

* Renewal Rates only.

Rates shown are guaranteed until December 31, 2019. Please contact The Bar Plan for Tobacco Rates or for volume discounts above \$50,000 in coverage.

How much coverage do I need?

Every person is different, as are their life insurance needs.

Use this sample worksheet to help you start thinking about how much coverage is right for you.

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.

Sample worksheet		
	Example Costs	
Final expenses	\$8,000	\$ _____
Debts	\$20,000	\$ _____
Housing costs (Remaining mortgage, rent expense, utilities, etc.)	\$120,000	\$ _____
Education fund	\$0	\$ _____
Other	\$2,000	\$ _____
Total	\$150,000	\$ _____

How do I enroll?

Complete and return the Guaranteed Issue enrollment form to:



The Bar Plan Insurance Agency, Inc.
✉ 1717 Hidden Creek Court, St. Louis, MO 63131
☎ (844) 824-1619
🖱 thebarplan.com

Questions?

Call us toll-free
at **1-800-843-2277**
or visit 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.

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