

## A Life insurance Program for your employees at group rates...

The life insurance coverage your employees have is important to protect them and their families against loss. The amount of coverage they maintain should be evaluated periodically to be certain the needs of their families are met. The Printers' Disability Trust (PDT) Group Life Program is an economical answer to providing supplemental group term life insurance at group rates. Take a few minutes to review this information and complete the application included with this brochure.

Edward G. Chalifoux  
Administrator

For additional information write or fax:

### Printers' Disability Trust

5200 Maryland Way Suite 301  
Brentwood, TN 37027  
Facsimile: (615) 360-9954

OR

**Call: (615) 365-4404**

Plan benefits are fully insured by:  
Standard Insurance Company

This brochure is intended to be an accurate description of the PDT Group Life Program. Only the Group Policy contains all of the controlling terms and provisions of the coverage. The Trustees reserve the right to modify or discontinue the plan at any time. This program is available to Member Employers in the United States and Puerto Rico.

# Group Life

Providing protection  
only for members of



PIA SD



Florida  
Graphics  
Alliance

VISUAL MEDIA  
ALLIANCE



GRAPHIC  
MEDIA ALLIANCE



PRINTING INDUSTRY INSTITUTE

# Group Life Program

## Trust History

For more than a quarter of a century the Printers' Disability Trust (PDT) has provided progressive, quality insurance programs developed by and exclusively for printing and graphic arts employers.

## Group Term Life Insurance

You may choose group term life insurance coverage in increments of \$1,000 with a \$10,000 minimum up to a maximum of \$150,000. Amounts in excess of \$50,000 are subject to medical evidence.

NOTE: Each policy has a base amount of \$20,000 which is paid for by the Trustees of the Printers' Disability Trust in addition to your chosen coverage amount.

**Portability Privilege:** This provision allows eligible employees to apply to buy Group Life Portability Insurance coverage, subject to minimum and maximum amounts. If approved, Group Life Portability Insurance amounts will remain in force as long as premiums are paid regardless of whether or not your Group Life Insurance plan with The Standard terminates. To be eligible for this coverage, on the date employment terminates, employees must: 1) be under age 65; 2) have been insured under your plan with The Standard for at least 12 consecutive months; 3) be able to perform with reasonable continuity the material duties of at least one gainful occupation for which they are reasonably fitted by education, training and experience.

**Conversion Privilege:** If group life insurance ends or is reduced for any reason other than failure to pay premiums or the payment of an Accelerated Benefit, insureds have the right to convert their group life insurance to certain types of individual life policies without having to provide evidence of insurability. The insured must apply for conversion and pay the required premium within 31 days after group coverage ends or is reduced. If group coverage ends or is reduced because of termination or amendment of the group policy, the following will apply: 1) insurance which has been in effect for at least five years (some states vary) may be converted; 2) the maximum amount which may be converted is the lesser of the amount of insurance which ended, minus other group life insurance for which the insured is eligible and the maximum conversion amount as shown in the group policy.

**Waiver of Premium:** If an insured employee becomes totally disabled, basic Life and Dependents Life Insurance coverage can be continued without premium payment. Waiver of Premium is available when an insured employee under age 60 becomes totally disabled and remains so for 180 days. The Standard will refund premiums up to 12 months of the premium paid after total disability began. Insurance coverage will continue without premium payment to the earliest of: 1) the date the employee ceases to be totally disabled; 2) 90 days after the date we mail a request for additional proof of loss, if none is given; 3) the date the employee fails to attend an examination or cooperate with the examiner; and 4) the date the employee reaches age 65.

**Accelerated Benefit:** Insured employees may apply to have up to 75% of their life insurance paid out early — accelerating the payment of the life insurance benefit. To qualify, employees must be certified by a doctor as terminally ill with a life expectancy of less than 12 months and must qualify for Waiver of Premium. This benefit applies only to Group Term Life Insurance, not to Dependents Life Insurance.

## Dependent Life Insurance Coverage

Group term life insurance may be purchased for a spouse in increments of \$1,000 from a \$10,000 minimum up to a maximum of \$30,000, but not more than the amount of group term life insurance purchased on the employee. In addition, for one monthly premium rate, \$5,000 of insurance protection on each of an employee's children can be provided, regardless of the number of children.\* Benefits are limited to \$500 for children from birth to 6 months of age.

- Eligible children are an employee's unmarried dependent children from birth through age 25.

## AD&D Coverage (Employee Only)

If you wish, you may choose to include Accidental Death and Dismemberment (AD&D) insurance coverage. The amount of AD&D coverage is the same as the group term life insurance coverage. AD&D insurance provides benefits for loss of life, sight or limb if the loss is a result of a non-occupational accidental bodily injury sustained while the employee is insured. The loss must occur within 365 days after the accident. The benefit amounts payable are, as follows:

For Loss Of	Amount Payable
Life	Equal to the full amount of term life insurance
One Hand	One-half of the amount of term life insurance
One Foot	One-half of the amount of term life insurance
Sight in One Eye	One-half of the amount of term life insurance
More than One Hand, Foot or Eye through One Accident	Equal to the full amount of term life insurance

**Amount Limitation:** The amount payable for all losses of the insured as the result of the same accident is limited to the total amount of insurance under this coverage.

**Not covered under AD&D Coverage:** The loss must be caused solely and directly by an accident and must occur independently of all other causes within 365 days after the accident. AD&D benefits are not payable for losses caused or contributed by the following: 1) War or act of war; 2) Suicide or any other intentionally self-inflicted injury while sane or insane; 3) Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot; 4) Voluntary use or consumption of any poison, chemical compound, alcohol or drug unless used or consumed according to the directions of a physician; 5) Sickness or pregnancy existing at the time of the accident; 6) Heart attack or stroke; and 6) Medical or surgical treatment for any of the previous.

## Employer Options

You have the option to cover one of three classes of employees: All Employees, All Salaried Employees, or All Hourly Employees on either a contributory or non-contributory basis. If your business pays 100% of the monthly contribution, all employees in the selected class must be enrolled in the program. If your employees share in the cost of the monthly contribution, at least 50% of the class selected must be enrolled in the program.

**Coverage begins** on the first day of the month following 90 days of full-time employment, unless you as the employer and PDT agree on a different waiting period for all eligible employees. In some cases, coverage may be delayed if employees are asked to furnish evidence of good health.

**Coverage under the plan ends if:** 1) the employee(s) are no longer eligible; 2) the employee(s) fail to pay, when due, any contributions required by the program; 3) the employer's participation in the program ends; or 4) the part of the group contract which provides the insurance ends.

**All insurance coverages reduce** to 70% upon an employee's or spouse's attainment of age 70, to 40% when they are age 75 and to 35% at age 80. If an employee or spouse is already age 70 or older when the insurance is issued, the reduced coverage for the employee and his/her spouse will apply immediately.

**Benefits payable** at an employee's death will be made to the beneficiary the employee names. The beneficiary may elect to receive payment in either a lump sum or in installments if a settlement option is selected.

For Dependents Life Insurance, benefits are payable to the employee. If the employee is not living at the death of the dependent, the benefit is payable in equal shares to the first surviving class of the following classes: 1) the children of the Dependent; 2) the parents of the Dependent; 3) the brothers and sisters of the Dependent; and 4) your estate.

## For Additional Information or Assistance...

call the Plan Administrator at (615) 365-4404

## To Receive a Quotation...

either call **(615) 365-4404** or email the following information to **pdtins@aol.com**:

- Complete company name and address
- Name and date of birth for each employee
- Coverage amount for each covered employee
- Coverage options (Term Life, Dependents Term Life, AD&D) for each employee

IF YOU HAVE ANY QUESTIONS, PLEASE CALL US AT (615) 365-4404