

Whether you've just said "I do" or you're wrangling a growing family, LifeMap and the BIAW Program want you to feel confident that your love ones' welfare will be well protected. Even if the unexpected happens.

As a full-time employee of a BIAW Program group, you receive Basic Life and Accidental Death and Dismemberment (AD&D) coverage through the BIAW Health Insurance Program. This brochure explains what you need to know about your benefits, which are underwritten by LifeMap Assurance Company™.

### EXTRA COVERAGE WHEN YOU'RE AWAY FROM HOME

Your life insurance benefits include FrontierMEDEX Plus—a travel aid program that offers round-the-clock emergency medical, personal security and trip assistance when you're out of the country or more than 100 miles from home.

**Learn more at [LifeMapCo.com](http://LifeMapCo.com) or call MEDEX at 1 (800) 537-2029.**

**To access emergency services, please call 1 (800) 527-0218. Your MEDEX ID Number is 333191.**

For questions about your benefits, please contact the plan administrator:

**EPK & Associates, Inc.**  
**15375 SE 30th Place, Suite 380**  
**Bellevue, WA 98007**

**(425) 641-7762 or 1 (800) 545-7011, Ext. 5**  
**Fax: (425) 641-8114**  
**Email: [admin@epkbenefits.com](mailto:admin@epkbenefits.com)**

Your plan sponsor is:

**Building Industry Association of Washington**  
**111 West 21st Avenue**  
**Olympia, Washington 98501**  
**(360) 352-7800 Fax: (360) 352-5332**  
**[biaw.com](http://biaw.com)**



● **[LifeMapCo.com](http://LifeMapCo.com)**  
**1 (800) 794-5390**

*This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only. For a copy of the full policy including all covered benefits, exclusions and limitations, please contact your employer.*

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## Basic Life and Accidental Death and Dismemberment **INSURANCE**

● *Helps you live in the moment and plan for the future.*

Sharing laughs around the dinner table. Hunting for seashells at the beach. Or playing that first game of peek-a-boo. It's easier to enjoy the here and now when you know your future's covered. That's why LifeMap and the BIAW Program have partnered to provide you with this important coverage.



## YOUR BASIC LIFE INSURANCE BENEFIT

Basic Life Insurance offers financial protection to your family in the case of your death. In the event that you should die while insured under this policy, LifeMap will pay the life insurance benefit to your beneficiary, regardless of the cause of death. The life insurance benefit is a flat amount pre-determined by your employer for all full-time employees in the company. The full benefit for employees under age 70 is at least \$25,000.

## FREQUENTLY ASKED QUESTIONS

### *When is a loss covered?*

Benefits will be paid for loss of life from any cause, any time, anywhere in the world, as long as your coverage remains in force.

### *Do I have to pay for this insurance?*

No. Your employer pays for the insurance as a benefit of employment.

### *Are my benefits ever reduced?*

You are covered for the entire benefit until age 70. After age 70, your benefit will be progressively reduced by a percentage of the original amount. The benefit ends upon your retirement.

### *What happens to my coverage if I become disabled?*

If you are younger than age 60 and you become totally disabled while insured under this policy, you may apply for the “waiver of premium” benefit. This benefit allows you to keep your life insurance until you are 65 years old. You must be totally disabled for at least six consecutive months before your premiums will be waived. Proof of total disability must be provided within 15 months of your date of disability.

### *Can I access my benefit if I become terminally ill?*

If you become terminally ill while insured under this policy and have a life expectancy of 24 months or less, you may access up to 50% of the face value of your life benefit. Applications for the “accelerated benefit” are available by contacting the BIAW Health Insurance Program administrator.

### *If all or a portion of my insurance ends, can I continue my coverage?*

If your employment is terminated for any reason, or if your benefit amount is reduced or terminated because of age or eligibility, you may continue your coverage under the “conversion provision.”

### *What is the conversion provision?*

Under the conversion provision, you may continue your coverage without submitting evidence of insurability. This means you can convert to an individual whole life insurance policy and continue it up to the full amount of your coverage. You will be responsible for the premiums for this coverage. To convert to an individual policy, you must submit a conversion application (available from the BIAW Health Insurance Program administrator) within 31 days of the date you lose coverage or the date the benefit amount is reduced.

## YOUR AD&D INSURANCE BENEFIT

Accidental Death and Dismemberment Insurance offers financial protection to you or your family in case of paralysis, death, or a dismembering injury (loss of limb, eyesight, hearing or speech) caused by an accident. In the event that you should die or become dismembered because of an accident while insured under this policy, LifeMap will pay a benefit to you or your beneficiary. The AD&D benefit is an amount equal to your life insurance benefit.

## FREQUENTLY ASKED QUESTIONS

### *When is a loss covered?*

Benefits will be paid for accidents occurring on or off the job, 24 hours a day, as long as your coverage remains in force. There are certain limitations and exclusions. For example, benefits will not be paid for injury or death due to suicide or war.

### *Do I have to pay for this insurance?*

No. Your employer pays for this insurance as a benefit of employment.

### *How much will my beneficiary receive if I die from an accident?*

Your full AD&D benefit will be payable to your beneficiary. If you should die in a car accident while wearing a seat belt, your beneficiary will receive an additional \$10,000. There are certain limitations and exclusions.

### *How much will I receive in case of dismemberment?*

If you become injured in an accident involving loss of a limb or vision, full or partial paralysis, or speech and/or hearing loss, the plan will pay you a percentage of your full benefit based on the severity of your loss.

### *Are my benefits ever reduced?*

The same reductions in benefits that apply to your Basic Life Insurance also apply to your AD&D Insurance.

### *If I leave the company, can I continue my coverage?*

No. The AD&D benefit is for employees only and can't be converted to an individual policy.