

SEE IF YOU'RE ELIGIBLE

To be eligible for Voluntary Life Insurance from LifeMap Assurance Company, you should meet the following requirements:

- Your employer must be a member of the NMTA Health Insurance Trust or an organization authorized by the NMTA to participate in the trust.
- You must be insured through an NMTA Health Insurance Trust medical plan that includes coverage for Basic Life Insurance.
- You must meet the NMTA Health Insurance Trust eligibility requirements.
- You must submit evidence of insurability and be approved by LifeMap, unless you apply within 31 days of your effective date with the NMTA Medical Program. Employees who apply within 31 days may be eligible to receive the first \$50,000 of Voluntary Life Insurance as "guarantee issue"—no medical questionnaires or exams.*

**Eligibility restrictions apply. Must be employed at an NMTA group with 10 or more covered employees. Coverage beyond \$50,000 requires satisfactory evidence of insurability, which is determined by the health and medical history information you provide at the time of application. Evidence of insurability is required on all amounts of coverage for individuals employed by NMTA companies with fewer than 10 eligible employees.*

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
Fax: (425) 641-8114
Email: admin@epkbenefits.com

Your plan sponsor is:

Northwest Marine Trade Association
Mariners Square
1900 N Northlake Way, #233
Seattle, WA 98103
(206) 634-0911
FAX: (206) 632-0078



VOLUNTARY LIFE INSURANCE

- *Provides extra security for you and your loved ones.*



LET US HELP YOU PROTECT YOUR FINANCIAL FUTURE

You're fortunate to have Basic Life Insurance through your employer. But is it enough to take care of the ones you love most? Consider Voluntary Life Insurance from LifeMap. It increases your coverage and offers greater security for your family—and greater peace of mind for you.

WHY SHOULD YOU BUY IT?

- **Flexible benefits**
You choose the amount of coverage that's right for you—from \$30,000 to \$500,000 (in increments of \$10,000).
- **Affordable rates**
Because this is an NMTA-sponsored benefit, you can buy this coverage for lower rates than a typical individual policy.
- **Hassle-free payments**
You pay the premiums through convenient payroll deductions.
- **Disability waiver**
If you become totally disabled, you will not have to pay your Voluntary Life Insurance premium as long as you meet the requirements under the Waiver of Premium provision.

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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COVERAGE AMOUNTS

LifeMap gives you flexibility in meeting your life insurance needs. You may apply for any amount of Voluntary Life Insurance from \$30,000 to \$500,000, as long as the amount is an increment of \$10,000 (\$30,000; \$40,000; \$50,000; etc.). The benefit you select will reduce to 65% at age 70 and further reduce to 50% of the original amount at age 75. See eligibility requirements on the back of this brochure.

If you elect to increase the amount of your Voluntary Life Insurance at any time, you must provide satisfactory evidence of insurability and continue to meet the program's eligibility requirements before any change becomes effective.

WHAT IT COSTS

Your cost for each \$10,000 of Voluntary Life Insurance is based on your age as of January 1 of each year. You pay the premiums through convenient payroll deductions.

The monthly rates are as follows:

AGE RATE	PER \$10,000
Under 30	\$.60
30-39	\$.80
40-44	\$1.60
45-49	\$2.70
50-54	\$4.70
55-59	\$8.30
60-64	\$9.40
65 and over	\$16.60

Increases in premium rates due to changes in age will become effective on January 1 following your birthday.

HOW TO APPLY

If you want a guarantee issue amount of up to \$50,000, you need to:

1. Complete the Voluntary Benefits Employee Enrollment and Change Form (the application).
2. Sign the application and return it to your employer.**

If you want more coverage than the guarantee issue amount or if you're enrolling late, you need to:

1. Complete the Voluntary Benefits Employee Enrollment and Change Form (the application).
2. Complete all sections of the Evidence of Insurability Form.
3. Complete the Authorization to Disclose Protected Health Information Form.
4. Sign all forms** and return them to:

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

***Note: In signing the application, you are formally applying for coverage from LifeMap. In the event you are applying for amounts in excess of the guarantee issue or are applying as a late enrollee, you thereby authorize LifeMap to review the referenced health information. You are also authorizing any necessary payroll deductions to cover the cost of your Voluntary Life Insurance.*

EFFECTIVE DATE OF COVERAGE

Your Voluntary Life Insurance coverage will become effective on the first day of the billing cycle following the date that LifeMap approves your evidence of insurability (when required), provided you continue to be eligible and covered under the NMTA basic life insurance program.

FREQUENTLY ASKED QUESTIONS

What is a beneficiary?

The person(s) named on your application to whom the benefits for loss of life are payable.

What do I need to know about naming my beneficiary?

You may change your beneficiary by filing written notice with your employer. If you named more than one beneficiary, payment will be made in equal amounts unless you request otherwise in writing. If you don't name a beneficiary, or if no beneficiary survives you, LifeMap will pay the death benefit in the following order of survivorship: spouse, children, father and/or mother, brother(s) and/or sister(s), or to your estate.

What causes of loss are covered?

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

What if I don't enroll at this time?

If you choose not to enroll at this time, you may enroll for coverage at a later date. However, you must continue to meet the NMTA eligibility requirements and submit satisfactory evidence of insurability to LifeMap before you qualify for any amount of coverage.

Does this plan grow in cash value?

No. This is "term" life insurance, which covers you for as long as you pay the premium. Term life insurance is generally much less expensive than a cash-value plan. By enrolling in this term plan at a group rate, you receive maximum protection for minimal cost.

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

Should you terminate employment for any reason, you may continue coverage under the Conversion Provision without submitting evidence of insurability. This means that you can convert to an individual policy and continue up to the full amount of your coverage.

To convert to an individual policy, you must submit a conversion application (available from the NMTA Health Insurance Trust administrator) within 31 days of the date you lose coverage.

What happens to my coverage if I become disabled?

If you are younger than age 60 and you become totally disabled and cannot work, you may qualify for the Waiver of Premium Provision, which allows you to keep your coverage without paying premiums. You must be totally disabled for at least six months before your premiums will be waived. Proof of total disability must be provided within 15 months of the date of disability.

When does Voluntary Life Insurance end?

Your Voluntary Life Insurance coverage will end on the earliest of the following dates:

- When your basic life insurance ends; or
- When a required monthly premium contribution has not been made.