Group Life Insurance

Basic Term Life Insurance

Foxdale Village Retirement Community provides **full-time employees** with **Basic Term Life Insurance** equal to **1× your base annual earnings** (maximum coverage: **$50,000**).

- **Accelerated Benefit (Terminal Illness):** If you are terminally ill, you may receive a **partial, early payment** of your life insurance benefit. You may use this payment as you see fit. *See your plan booklet for details and limitations.*

Age Reduction Schedule
Your life insurance coverage reduces with age as follows:

- **At age 65:** benefit reduces by **35%**
- **At age 70:** benefit reduces by **50%**
  (See plan booklet for how reductions apply to your original amount.)



When Coverage Ends
Coverage ends upon termination of employment or as otherwise specified in the plan booklet. You may be eligible to convert your group coverage to an individual life policy issued by Principal. *Deadlines apply—see plan certificate for details.*

Basic Accidental Death & Dismemberment (AD&D)

Basic AD&D pays benefits for **loss of life** or certain **covered injuries** caused by a **covered accident**:

- **100%** of the benefit for **loss of life**

You are **automatically enrolled** for an AD&D amount **equal to your Basic Term Life** coverage.

Foxdale Village pays the **full cost**—you pay **no monthly premium** for Basic AD&D.
AD&D benefits are paid regardless of other coverage you may have.

Update Your Beneficiary

To update your life and AD&D **beneficiary information**, contact:

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