



Group Life/AD&D Insurance

Employers want Group Life Insurance that gives their employees a benefit to help bring peace of mind at an affordable cost. WMC offers its members access to a multiple employer Group Basic, Supplemental, Dependent Term Life, and Accidental Death and Dismemberment insurance contracts underwritten by Aetna Life Insurance Company¹. The Basic Life plan can be written alone or in conjunction with any other coverage and with a variety of schedules.

Basic Life/AD&D Ultra[®] Plan

Group Size	10 or more
Eligible Employee	20+ hours per week, or as deemed by the employer and acceptable to WMC/Aetna
Eligibility Waiting Period	<ul style="list-style-type: none">Effective date for current active employeesFirst of the month participating employer's specified service requirement for all others Evidence of insurability is required for all late enrollees
Plan Designs	<ul style="list-style-type: none">Multiples of Basic Annual Salary² (50% - 500%)Flat AmountsOccupation/Position Schedule
Maximum Benefit	Varies based on group size
Guarantee Issue	Varies based on group size
Minimum Benefit	\$10,000 (standard)
Age Reduction	Benefits reduce by 35% @ age 65, by 60% @ 70, & 75% @ 75. Other options available
Disability Provision	Waiver to Social Security Normal Retirement Age, if disabled prior to age 60 (Premium Waiver 60)
AD&D Ultra[®]	Features 14 benefits that offer more accidental coverage and financial security at the same cost as traditional AD&D coverage. Includes benefits for education and child care, total disability, third-degree burns, passenger restraint and air bag use, repatriation of remains and coma. Covers losses that occur within 365 days after the accident.
Employee Assistance Plan	Employees – Unlimited telephonic EAP consultations Managers/Supervisors – Unlimited telephonic consultations

Basic Dependent Life Plan

Plan Designs	<ul style="list-style-type: none">\$5,000 spouse/\$2,000 child(ren) – standardOther options available
Child's Age/Benefit	14 days to age 26 – (standard) Other options include "at birth" and "to age 19" coverage

Supplemental Life/AD&D Plan

Plan Designs	Multiple of Basic Annual Salary (1x - 5x), or Incremental Plan (\$10,000 increments – standard)
Maximum Benefit	5x Basic Annual Salary up to \$500,000 – standard (in addition to Basic Life maximum and varies by group size)
Guarantee Issue	Varies by group size
Minimum Benefit	\$10,000
Combined Maximum (Basic Life + Supplemental Life)	5x Basic Annual Salary
Minimum Participation	Greater of 10 lives or 20% of eligible group
Dependent Plans	Spouse and child(ren) buy-up options available
AD&D Options	EE, EE & SP or family. Packaged w/supp. life or EE elective

The benefits provided under the policy have exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued, including:

AD&D Ultra® -- No benefits are payable for a loss caused or contributed to by: A bodily or mental infirmity; a disease, ptomaine or bacterial infection, not a direct result of an accident; medical or surgical treatment, not needed as a direct result of an accident; suicide or attempted suicide; an intentionally self-inflicted injury; war or act of war; (voluntary) inhalation of poisonous gases; commission of or attempt to commit a criminal act; use of alcohol, drugs or intoxicants, except as prescribed by a physician; contact with nuclear or atomic energy; and air or space travel, unless a passenger without duties.

Everest Funeral Package, LLC: Includes 24/7/365 funeral planning and concierge services from Everest Funeral Package, LLC. Everest is an independent consumer advocate whose sole purpose is to provide the information families need to make the most informed decisions around all aspects of the funeral planning process and then to put those wishes into action.

AXA Travel Assistance Program – Our AD&D includes 24 hour toll-free access worldwide, medical assistance services, and general travel assistance.

Legal Reference™ Program – Through the Legal Reference Website, members have access to a free Basic Will program. Members can also create at no cost living wills, healthcare and durable financial power of attorney forms. Members also have access to information on identity theft prevention and a Victim Action Kit if a person's identity has been stolen.

Dependent Life – The amount of spouse coverage may never exceed 50% of the amount of basic life insurance in force for the employee. Children under 14-days of age are excluded from coverage. Dependents who are in full-time active military duty also are excluded.

Supplemental Life – No life benefit will be payable if death results from suicide, whether sane or insane, within 2 years of the effective date of coverage. Our standard spouse plan coverage cannot exceed 50% of the amount of supplemental life insurance in force for the employee. Children under 14-days of age are excluded from coverage.

WMC is Wisconsin Manufacturers & Commerce, the sponsor and policyholder for the WMC benefit plans. Life and AD&D plans are underwritten by Aetna Life Insurance Company. "Aetna" is the brand name also used for products and services provided by one or more of the Aetna group of subsidiary companies.

For cost and complete details of the coverage, contact your independent agent, or call WMC directly (1-800-236-5414) or e-mail us at ins@wmc.org.

¹ These plans are underwritten and fully-insured by Aetna Life Insurance Company. The WMC policy plan year is administered with a 10/1 plan anniversary and other renewal options are available. WMC is a WI licensed Employee Benefit Plan Administrator and provides eligibility, enrollment and premium billing functions for its insured members.

² Basic Annual Salary means an employee's gross annual rate of pay from the participant employer, excluding overtime and other extra pay. Basic Annual Salary includes commissions and/or bonuses which shall be averaged for the most recent 24-month period or as deemed appropriate by the employer and acceptable to the insurer.