

# LIFE AND AD&D INSURANCE

LVB provides Life and AD&D and Voluntary Life Insurance through MetLife. The charts below explain the amounts provided by LVB and the additional amounts available.

See enrollment material for Voluntary Life Insurance rates and premium calculations.

## HOW MUCH LIFE INSURANCE DO I NEED?

When it comes to protecting the financial security of you and your family, nothing is more important than planning ahead. Even if you already have a life insurance policy in addition to the company-provided policy, it's important to ask yourself: "Do I have the protection I need to cover all of my financial responsibilities?"

### A few categories to consider:



Daily Living Expenses



Mortgages / Loans



College Tuition

LVB PROVIDED LIFE PLAN FEATURE	COVERAGE
Benefit Amount	One times base annual earnings plus \$10,000 rounded to the next higher \$1,000 if not already a multiple thereof, to maximum \$200,000
AD&D Amount (see Plan Document for additional benefits)	One times base annual earnings plus \$10,000 rounded to the next higher \$1,000 if not already a multiple thereof, to maximum \$200,000
<ul style="list-style-type: none"> <li>•Waiver of Premium</li> <li>•Accelerated Life Benefit</li> <li>•Portability</li> <li>•Convertibility</li> <li>•Benefit Reductions</li> </ul>	<ul style="list-style-type: none"> <li>•Included</li> <li>•Included</li> <li>•Included</li> <li>•Included</li> <li>• Reduced by 35% at age 65, 50% at age 70</li> </ul>

VOLUNTARY LIFE PLAN FEATURE	EMPLOYEE	SPOUSE	DEPENDENT CHILD 14 DAYS - AGE 26
Benefit Amount	Increments of \$10,000	50% of employee amount	\$10,000
Guarantee Issue Amount	\$150,000	\$50,000	\$10,000
Overall Max	The lesser of 7X earnings or \$500,000	\$250,000 not to exceed 50% of employee coverage	\$10,000
<ul style="list-style-type: none"> <li>•Waiver of Premium</li> <li>•Accelerated Life Benefit</li> <li>•Portability</li> </ul>		<ul style="list-style-type: none"> <li>•Included</li> <li>•Included</li> <li>•Included</li> </ul>	

# MEDICARE EDUCATION

Medicare is health insurance for people who are age 65 or older, under 65 with certain disabilities, or any age with End-stage Renal Disease (permanent kidney failure). There are four types of Medicare... so which ones do you choose? It's a big step, but we have your back. Our Medicare Benefits Expert, Andrew Flittner, is a great resource if you're:

- Looking into Medicare for the first time
- Nearing retirement and/or age 65
- Interested in more Medicare information for a family member
- Looking for an advocate, not a sales person

Take advantage of this great resource and feel confident about where you're spending your retirement dollars.

*Andrew is an Independent Medicare Consultant with 15 years of advising experience. He holds a degree in Health Policy from IU School of Medicine, JD with Health Law Concentration from IUPUI, and is certified by AHIP.*

**Call today to talk to  
someone invested in  
your family's success.**



**317-717-1085**



[Help@ISImedicare.com](mailto:Help@ISImedicare.com)



# IMPORTANT

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# BENEFIT CONTACTS

BENEFIT	PROVIDER	PHONE	WEBSITE / EMAIL
Medical + Pharmacy	UnitedHealthcare	888-826-9781	<a href="https://myuhc.com">MyUHC.com</a>
Healthcare Concierge	HealthJoy	855-947-6900	Download the App!
Surgical Services	WellBridge Surgical	317-480-4200	<a href="https://wellbridgesurgical.com">WellBridgeSurgical.com</a>
Surgery Alternative for Orthopedic Pain	Regenexx	866-756-4009	<a href="https://regenexxbenefits.com/lafvb">RegenexxBenefits.com/lafvb</a>
Prescription	TrueScripts	844-257-1955	<a href="https://truescripts.com">TrueScripts.com</a>
Prescription	ElectRx	833-353-2879	<a href="https://electrx.com">ElectRx.com</a>
Dental	MetLife	800-942-0854	<a href="https://metlife.com">MetLife.com</a>
Vision	VSP	800-877-7195	<a href="https://vsp.com">VSP.com</a>
Life and AD&D Coverage Voluntary Life Coverage Short Term Disability Voluntary Long Term Disability	MetLife	Life and AD&D: 800-275-4638 Disability: 800-275-4638	<a href="https://metlife.com">MetLife.com</a>