## **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<br>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><li>•Waiver of Premium</li><li>•Accelerated Life Benefit</li><li>•Portability</li><li>•Convertibility</li><li>•Benefit Reductions</li></ul> | <ul> <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<br>PLAN FEATURE  | EMPLOYEE                               | SPOUSE   | DEPENDENT CHILD<br>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<br>not to exceed 50% of<br>employee coverage       | \$10,000                            |
| <ul><li>•Waiver of Premium</li><li>•Accelerated Life Benefit</li><li>•Portability</li></ul> |  | <ul><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:

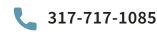
Looking into Medicare for the first time

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

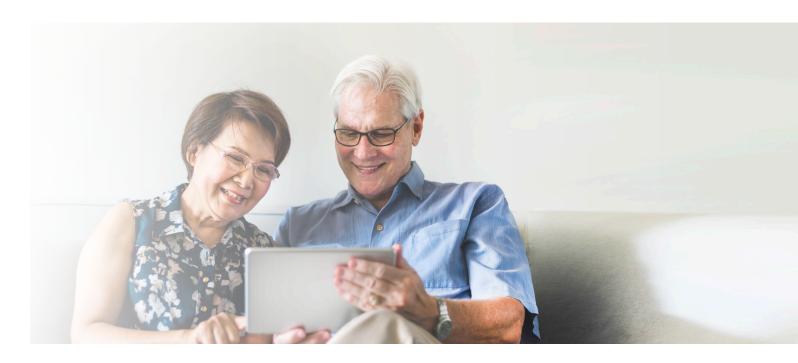
Take advantage of this great resource and feel confident about where you're spending your retirement dollars.

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.







## IMPORTANT — **BENEFIT CONTACTS**

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