

Wisconsin Chiropractic Association



Summary Plan Description

LIFE INSURANCE

Eligibility:	Full-time actively working members of the WCA
Maximum Benefit Amount:	\$250,000
Guarantee Issue Amount:	
New WCA member and under 60 years old:	\$50,000
Current Member:	\$0
Waiver of Premium:	Included prior to age 60
Age Reduction:	35% at age 65 and 50% at age 70
Living Benefit Provision:	In the event of terminal illness, insureds may elect payment of up to 50% of the life benefit, but not more than \$50,000
Employee AD&D Insurance:	Same as Life Amount

Note: This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be a difference between this summary and the contract, the contract will govern.