



OPEIU Local 153 members of Joint Industry Board of the Electrical Industry

Life Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like covering everyday expenses, paying off debt, and protecting savings.

AT A GLANCE:

- A cash benefit of \$40,000 to your loved ones in the event of your death
- *LifeKeys*® services, which provide access to counseling, financial, and legal support

ADDITIONAL DETAILS

Conversion: You can convert your group term life coverage to an individual life insurance policy without providing evidence of insurability if you lose coverage due to leaving your job or for another reason outlined in the plan contract.

Benefit Reduction: Coverage terminates at retirement

Questions? Call 800-423-2765 and mention Group ID: IBEWLOC3B.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the contract, the contract will govern.

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