

# Supplemental Life Insurance Benefit Program

# CES

*for Employees of the*  
**CES Member  
School  
Districts**  
*and participating entities*

- **Group Term Life and Ordinary Life**  
*Paid-Up At 65*
- **Group Term Life and Ordinary Life**  
*Paid for Life*



## About Globe Life

### A recognized name

Since 1951, millions of Americans have entrusted their insurance needs to Globe Life And Accident Insurance Company, and that number is growing every day. Globe has become a tradition in some families, with many second and even some third generation policies. We provide a wide range of affordable supplemental life products and services designed to fit the needs of people from all walks of life.

### A company you can trust

Globe Life has been providing quality supplemental insurance products to state and federal government employees since 1972. Our company is rated A+ (Superior) by A.M. Best Company (insurance industry analysts) for overall financial strength. This rating is your assurance that an insurer has the resources to meet claims (rating as of 6/13).

### We are here for you

If you have any questions regarding your policy, your benefits, premiums or claims, please call customer service toll-free **1-800-759-1917** weekdays between 7:30 am and 4:30 pm Central Time to find an Agent near you.







**Group Term Life  
and Ordinary Life**  
*Paid-Up at Age 65*

**Group Term Life  
and Ordinary Life**  
*Paid for Life*

Select the level of supplemental Life coverage you need and can afford, as well as any additional riders you want.

**POLICY BENEFITS**

**Guaranteed Face Amount up to\***

If applicant has certain pre-existing medical conditions, policy will be issued with graded benefits.\*\*  
Excess amounts over the Guaranteed Face Amount subject to regular underwriting.

**Employee (Age 18 - 55):**  
up to **\$150,000**

**Spouse (Age 18 - 55):**  
up to **\$30,000**

**Children (Age 30 days - 23):**  
up to **\$10,000**

**Employee (Age 56 - 71):**  
up to **\$50,000**

**Spouse (Age 56 - 71):**  
up to **\$10,000**

**Premium Rate**

Premiums remain level, then stop at Age 65

Premiums remain level for Life

**Settlement Options**

Available at claim time.

- Death benefit paid in full to the beneficiary;
- Annuitize the death benefit;
- Or a combination of both.

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**AVAILABLE RIDERS**

**Terminal Illness Accelerated Benefit Rider**

Upon proof of terminal illness, insured will receive 50% of the current benefit available prior to death, subject to provisions of the rider.

*Issue Age 30 Days - 55*  
No additional charge for this rider

*Issue Age 30 days - 71*  
No additional charge for this rider

**Waiver of Premium Disability Rider**

Upon proof of the insured's total disability as defined by this rider, the company will waive any premiums due (on standard policy only).

*Issue Age 15 - 55*  
No additional charge for this rider

*Issue Ages 15 - 55*  
No additional charge for this rider

**Accidental Death Benefit Rider**

This rider pays up to \$32,000 for an Accidental Death, subject to policy provisions. This benefit pays in addition to other sums collected under the policy. Policy terminates at age 65. (Employee and Spouse standard coverage only)

*Issue Age 18 - 55*  
**\$16,000 Face Amount**  
\$0.50 per week  
**\$32,000 Face Amount**  
\$1.00 per week

*Issue Age 18 - 55*  
**\$16,000 Face Amount**  
\$0.50 per week  
**\$32,000 Face Amount**  
\$1.00 per week

**Children's Term to 25 Rider**

Upon proof of the insured child's death, policy will pay beneficiary up to \$10,000, subject to policy provisions

*Issue Age 30 days - 23*  
**\$10,000 Face Amount**  
\$2.00 per week

\* For those still actively employed subject to certain limitations. Not available to individuals who are HIV positive or terminally ill.

\*\* Graded Benefit: initial policy benefit is 25%; second year - 50%; third year - 75%; fourth year and thereafter - 100% up to age 71