



### ProTec Accidental Death & Dismemberment Insurance

Accidental death & dismemberment (AD&D) coverage is an important part of any insurance package. Through ProTec, groups can select AD&D coverage equal to or twice that of their ProTec Base Term Life coverage, plus they can offer an additional amount equal to the ProTec Supplemental Life coverage.

ProTec's affordable AD&D benefits provide a lump sum payment in the event of specific catastrophic injuries or accidental death. Dismemberment benefits payable in the event of an accidental injury depend upon the type and extent of the injury.

### ProTec Dependent Term Life Insurance

Dependent term life insurance provides an easy and affordable avenue for employees to extend coverage to their spouse and dependent children.

A member electing dependent term life coverage must be covered under the ProTec Base Term Life coverage or Supplemental Term Life coverage.

Please note that a spouse may not be insured as a dependent if he or she is also covered under the group's ProTec Base Term Life Insurance coverage; and dependent children may not be insured by both a husband and wife who work for the same employer.

#### A complete package.



Feel confident offering the full ancillary benefit package – dental, vision, life and disability – available through Delta Dental of Illinois and ProTec. Visit [protecinsuranceco.com](http://protecinsuranceco.com) for more information or contact your Delta Dental of Illinois representative today.

The information in this sales sheet is in abbreviated form only. Your actual coverage and amounts are subject to all the terms, limitations and exclusions in your certificate of coverage. If the information in this sales sheet differs from the group insurance policy held by your employer or plan administrator, the terms of that group insurance policy will govern. Delta Dental of Illinois does not discriminate on the basis of race, color, national origin, disability, age, sex, gender identity, sexual orientation, or health status in the administration of the plan, including enrollment and benefit determinations.



111 Shuman Boulevard  
Naperville, IL 60563  
800-414-4988



 LIFE INSURANCE

**Delta Dental of Illinois' subsidiary, ProTec, offers life insurance plans that make it easier to attract and retain the high caliber worker that makes any business a success. ProTec Life Insurance plans offer design flexibility and expert administration supported by well-established financial strength and stability – giving you a wide range of life insurance choices at an excellent value. ProTec partners with Amalgamated Life Insurance Company, a leading provider of life and health insurance with its 39<sup>th</sup> consecutive "A" (Excellent) Rating from A.M. Best Company.**

### Why offer group life insurance?

A ProTec Group Term Life Insurance plan offers many advantages. The cost of group term life insurance provided by the employer – up to \$50,000 – is a tax-exempt benefit to the employee under IRC Title 26, Section 79.

Additionally, there's an advantage for the employer as well in that the premiums employers pay, for up to \$50,000 of group term life insurance for each employee, is a tax deductible business expense for federal income tax purposes, in accordance with IRS Section 264. Employers should check with their tax advisor to find out how state and federal tax laws apply to their employee benefit plan.

- If the group offers ProTec Base Term Life, they may also apply for group supplemental term life, group AD&D, and/or ProTec Group Dependent Term Life coverage.

Most ProTec plans include guarantee issue amounts available without evidence of insurability. Administration is simple and straightforward.

- **Group Term Life Insurance:** This sought-after benefit provides the security of a solid financial foundation and the peace of mind that comes from knowing that loved ones are protected.
- **Group Supplemental/Voluntary Term Life Insurance:** An easy way to strengthen a benefit package at no cost to a group. Individuals can choose the benefit level that's right for them and pay their premiums through payroll deductions.
- **Group Accidental Death & Dismemberment (AD&D) Insurance:** One of the most efficient and cost-effective ways to complete a benefit package, this affordable coverage provides benefits in the event of an insured's accidental injury or death.
- **Group Dependent Term Life Insurance:** This coverage conveniently extends a group's benefit package to include life insurance coverage for eligible spouses and dependent children.

### ProTec Term Life Insurance (Base & Supplemental)

ProTec wants to offer the finest and most comprehensive life insurance benefits available. That's why ProTec Base Term Life and ProTec Supplemental Term Life packages have three valuable features available:

- **Waiver of Premium:** An employee's premium is waived if he/she becomes totally disabled before age 60, for as long as he/she is totally disabled or until he/she reaches age 65.
- **Living Benefit:** Terminally-ill insureds are allowed to receive up to 50 percent of their life insurance benefit to a maximum of \$50,000.
- **Conversion:** If an insured dies within 31 days of the date his/her term life insurance ends, ProTec will assume he/she wanted conversion and will pay any life benefits the insured would have been entitled to under the conversion plan. Members are eligible to convert to an individual life insurance policy without health underwriting, if they apply within 31 days from the date their ProTec Base Term Life Insurance ends.

**ProTec Group Term Life** plans are designed to be flexible and offer a variety of benefit designs.

- **Flat Benefit:** Each employee is covered by the same amount of term life insurance.
- **Scheduled Plan:** The group can choose up to six benefit levels or classes based on categories such as occupation or salaried/hourly compensation.
- **Annual Earnings Amount:** Benefit levels are based upon a multiple of the employee's salary.

**ProTec Supplemental Term Life** plans allow each individual the freedom to select his or her own coverage amount.



### ProTec Supplemental Term Life Insurance

Even the most generous group-sponsored benefit plan can't satisfy every individual's needs. A benefit level that's right for one person may be inadequate in safeguarding another's financial future. Most people know they need extra insurance, but the cost and inconvenience of buying additional coverage usually keeps them underinsured.

Supplemental term life coverage offers an easy way for groups to help while strengthening their benefits package at no additional cost. Once a group has purchased ProTec Base Term Life Insurance, ProTec Supplemental Term Life Insurance offers the opportunity for each individual to purchase additional life coverage at attractive group rates with the convenience of paying their premiums through payroll deductions.

ProTec Supplemental Life also has the waiver of premium, living benefit and conversion features available.