

# Relax, You're Covered!

## LEARN MORE ABOUT YOUR BASIC LIFE INSURANCE INCLUDING ACCIDENTAL DEATH & DISMEMBERMENT BENEFITS

Here are just a few of the features and benefits of your new life insurance coverage with Health Net.

### Basic Life Insurance – \$

- **Paid for by your employer** and offered at no cost to you.
- **Waiver of Premium** Provisions.
- Includes **Accelerated Death Benefit**.

This benefit provides financial protection to the insured in time of need, while also protecting the interest of the beneficiary. Accelerated death benefits can be paid to an insured when the doctor certifies a terminal illness. The accelerated benefit is a portion of the basic life insurance amount and is paid in a lump sum. The rest is paid upon death to the insured's beneficiary.

- Includes **Conversion Privilege**.

This provision allows certain members whose coverage terminates due to reason noted in the policy to convert to an individual life policy. This conversion does not require a physical examination or evidence of insurability. You must apply

for this coverage, and the first payment is due within 31 days after the date of coverage termination.

### Accidental Death & Dismemberment (AD&D)

- This benefit is payable as a result of an accident, a loss of life or any of the physical losses specified in the group contract.
- Benefit payable depends upon the loss. The maximum benefit amount is \$10,000.
- The maximum benefit amount is payable for loss of life. It can also be payable for:
  - Loss of sight in both eyes.
  - Loss of both hands or both feet.
  - Any two or more of these physical losses in the same accident.
- One half of the maximum benefit amount is payable for:
  - Loss of one hand.
  - Loss of one foot.
  - Loss of sight in one eye.

### Beneficiary designation

Although you receive this coverage by default, you will need to complete an enrollment form and designate one or more beneficiaries.



For questions about your coverage, contact **Health Net Life Insurance Company's Customer Service at 1-800-865-6288.**

Consult your plan's Certificate of Insurance, which you receive after you enroll, for the exact terms and conditions of your coverage. Health Net of California, Inc. and Health Net Life Insurance Company are subsidiaries of Health Net, LLC and Centene Corporation. Health Net is a registered service mark of Health Net, LLC. All rights reserved.

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### Panjabi (Punjabi)

ਬਨਿਾਂ ਕਸਿ ਲਾਗਤ ਤੇ ਭਾਸ਼ਾ ਸੇਵਾਵਾਂ। ਤੁਸੀਂ ਇੱਕ ਦੁਭਾਸ਼ੀਆ ਪ੍ਰਾਪਤ ਕਰ ਸਕਦੇ ਹੋ। ਤੁਹਾਨੂੰ ਦਸਤਾਵੇਜ਼ ਤੁਹਾਡੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹ ਕੇ ਸੁਣਾਏ ਜਾ ਸਕਦੇ ਹਨ। ਮਦਦ ਲਈ, ਆਪਣੇ ਆਈਡੀ ਕਾਰਡ ਤੇ ਦੱਤੇ ਨੰਬਰ ਤੇ ਸਾਨੂੰ ਕਾਲ ਕਰੋ ਜਾਂ ਕਰਿਪਾ ਕਰਕੇ 1-800-522-0088 (TTY: 711).

### Russian

Бесплатная помощь переводчиков. Вы можете получить помощь устного переводчика. Вам могут прочесть документы. За помощью обращайтесь к нам по телефону, приведенному на вашей идентификационной карточке участника плана. Кроме того, вы можете позвонить в 1-800-522-0088 (TTY: 711).

### Spanish

Servicios de idiomas sin costo. Puede solicitar un intérprete. Puede obtener el servicio de lectura de documentos y recibir algunos en su idioma. Para obtener ayuda, llámenos al número que figura en su tarjeta de identificación o comuníquese con el 1-800-522-0088 (TTY: 711).

### Tagalog

Walang Bayad na Mga Serbisyo sa Wika. Makakakuha kayo ng isang interpreter. Makakakuha kayo ng mga dokumento na babasahin sa inyo. Para sa tulong, tawagan kami sa nakalisting numero sa inyong ID card o tawagan ang 1-800-522-0088 (TTY: 711).

### Thai

ไม่มีค่าบริการด้านภาษา คุณสามารถใช้ล่ามได้ คุณสามารถให้อ่านเอกสารให้ฟังได้ สำหรับความช่วยเหลือ โทรหาเราตาม หมายเลขที่ให้ไว้บนบัตรประจำตัวของคุณ หรือ โทรหาศูนย์ติดต่อเชิงพาณิชย์ของ 1-800-522-0088 (TTY: 711)

### Vietnamese

Các Dịch Vụ Ngôn Ngữ Miễn Phí. Quý vị có thể có một phiên dịch viên. Quý vị có thể yêu cầu được đọc cho nghe tài liệu. Để nhận trợ giúp, hãy gọi cho chúng tôi theo số được liệt kê trên thẻ ID của quý vị hoặc gọi 1-800-522-0088 (TTY: 711).