

# Term Life Plan

The Term Life Plan pays a lump-sum death benefit to your designated beneficiary(ies) in the event of your death.

## HOW IT WORKS

Your employer may provide coverage in the Term Life Plan; there is no cost to you.

- You do not have to provide a health statement to receive term life coverage, also known as evidence of insurability.
- Coverage continues as long as your employer provides it.
- Term life coverage may not be converted to individual coverage at any time.

If you are enrolled in the Term Life Plan, you may elect Supplemental Death Benefits, if offered by your employer, for additional protection against the unexpected loss of income if you die. Supplemental Death Benefits are available for you, your spouse, and/or your children.

## AMOUNT OF BENEFITS

Your employer selects the amount of term life coverage provided.

## GET STARTED

If your employer provides term life coverage, you will be automatically enrolled. The only action you need to take is to designate a beneficiary to receive death benefits.

You may elect supplemental death benefits, if offered to you, during annual enrollment, or within 60 days of a qualifying life event.

### Why designate beneficiaries?

Designate beneficiaries and review them each year so that your benefits will be paid as you intend.

## LEARN MORE

For more information about death benefits, visit [pensions.org/members](https://pensions.org/members). If you have questions, call the Board at 800-773-7752 (800-PRESPLAN).



### Choose beneficiaries

Designate beneficiaries so that benefits are paid accordingly.



### Added protection

Consider Supplemental Death Benefits for extra survivor protection.



### Enrolling

Your employer will enroll you; be sure to designate beneficiaries.

*This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit [pensions.org](https://pensions.org) or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.*



**THE BOARD OF PENSIONS**  
OF THE PRESBYTERIAN CHURCH (U.S.A.)

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