



DEPENDENT TERM LIFE

This benefit is designed to provide financial assistance in the event of the death of your spouse, domestic partner or children.

Dependent life insurance covers your legal spouse and unmarried children, domestic partner and their unmarried children. The employee is the beneficiary and must be enrolled in Supplemental life in order to elect Dependent life. There are no requirements for proof of relationship or waiting periods for domestic partnerships that are not also applied to marriages.

Dependent Term Life insurance covers all dependents for one flat amount.

Eligibility

If you are selecting Supplemental Life benefit of at least \$15,000, you may enroll during your initial eligibility and receive guaranteed issue benefit amounts for spouse and dependents. If you are enrolling outside of the initial eligibility, evidence of insurability is required. You must be actively working to file a claim.

Your Benefit Amount

Spouse/Domestic Partner – Coverage for your spouse/domestic partner (under age 70) is \$7,500.

Dependent Children -- Coverage for dependent children:

- 14 days to 6 months - \$500
- 6 months to 19* years - \$5,000

* To age 23 if full-time students and dependent upon you for support.

Portability / Conversion to an Individual Policy

Coverage for your dependents continues until you retire or terminate employment. However, at that time, you have the option to continue your dependents' coverage on an individual basis and pay the premium yourself with portability or conversion of the policy.

Application for portability and conversion must be made within 31 days after coverage ends and at your request. If interested, after your employment ends, contact Guardian Life Insurance Conversion Department at 800-433-5982, option #1, extension 5696 and reference plan# 399095.

How does one file a claim?

- To obtain claim forms, please contact your Employer.
- The completed claim form and any applicable documentation should be sent to:

Pennsylvania Chamber Insurance
Attn: Operations/Term Life Claims
417 Walnut Street
Harrisburg, PA 17101