



Delta Dental of Idaho

H. Covered Services:

Delta Dental Pays

Class I Benefits	PPO	Premier	Non-Participating
Diagnostic and Preventive Services	100%	80%	80%
Radiographs	100%	80%	80%
Class II Benefits			
Oral Surgery Services	80%	70%	70%
Endodontic Services	80%	70%	70%
Periodontic Services	80%	70%	70%
Minor Restorative Services	80%	70%	70%
Class III Benefits			
Major Restorative Services	50%	40%	40%
Prosthodontic Services	50%	40%	40%
Class IV Benefits			
Orthodontic Services	50%	50%	50%
Deductible			
Per Person	\$50	\$50	\$50
Family	\$150	\$150	\$150
Maximum Benefit	\$1,250	\$1,000	\$1,000



Insurance for every step of life.

LifeMap Choice Vision Insurance

In partnership with VSP®

For Sugar Salem School District #322

How the Plan Works

Schedule that annual eye exam and know you're doing good for your body, and with this coverage it won't hurt your wallet. And if you need glasses or contacts, you'll find hundreds of options at affordable prices. You can even choose from some of the latest designer frames.

- **Eligibility Requirement**
If you are a full-time active employee working a minimum of 30 hours per week, you will be covered with these benefits.
- **Who pays for the coverage?**
Vision Insurance premiums for employees are paid for by your employer. If you are covering family members, those premiums will be by you, the employee through payroll deduction.
- **Trusted network**
The VSP network provides world-class services from high-caliber doctors. You also pay little out of pocket when you see an in-network eye doctor.
 - **Network:** VSP Choice Network

In-Network Benefits Summary		
Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> • Focuses on your eyes and overall wellness • Every 12 months 	\$10
Frame	<ul style="list-style-type: none"> • \$130 allowance for a wide selection of frames • 20% off amount over allowance • Every 12 months 	\$25 For frame and lenses
Lenses	<ul style="list-style-type: none"> • Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every 12 months 	
Elective Contacts (Instead of glasses)	<ul style="list-style-type: none"> • \$130 allowance for contacts and contact lens exam (fitting and evaluation) • 15% off contact lens exam (fitting and evaluation) • Every 12 months 	\$25
Additional Coverage	<ul style="list-style-type: none"> • Low vision testing 	
Extra Savings and Discounts	Additional Glasses and Sunglasses 20% off from any VSP doctor	
	Retinal Screening Guaranteed pricing on retinal screening as an enhancement to your WellVision Exam	
	Laser Vision Correction <ul style="list-style-type: none"> • Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities • After surgery, use your frame allowance (if eligible) for sunglasses from any VSP doctor 	

LifeMapCo.com
1 (800) 794-5390

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Insurance for every step of life.

Coverage Outside the VSP Choice Network

Visit vsp.com for details if you plan to see an eye doctor outside the VSP network.

Exam	up to \$45	Lined Trifocal Lenses	up to \$65
Frames	up to \$70	Elective Contacts	up to \$105
Single Vision Lenses	up to \$30	Low Vision Test	up to \$125
Lined Bifocal Lenses	up to \$50		

Limitations & Exclusions

No benefits will be provided for any of the following conditions, treatments, services, supplies, or accommodations, including any direct complications or consequences that arise from them, as follows:

- Select lens options or coatings
- Corrective vision treatment of an Experimental Nature.
- Costs for services and/or materials above the Allowed Amount.
- Expenses incurred prior to the Member's Effective Date under this Policy or after coverage under this Policy terminates.
- Medical or surgical treatment of the eyes.
- Orthoptics or vision training and any associated supplemental testing.
- Plano lenses (less than a $\pm .50$ diopter power).
- Replacement of lenses and frames furnished under this Plan which are lost or broken, except at the normal intervals when services are otherwise available.
- Two pair of glasses in lieu of bifocals.

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Basic Life and AD&D Insurance

For Sugar Salem School District #322 (02)

How the Plan Works

Life is full of many twists and turns. LifeMap Basic Life and AD&D coverage protects your family's future, no matter what life may throw your way.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 30 hours per week on a regular basis, you will be covered with these benefits.
- Who pays for the coverage?**
 Life and AD&D Insurance premiums are paid for by your employer.
- Dependent Eligibility Requirement**
 Dependents must be a Legal spouse as defined by the state of your residence and or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guarantee Issue**
 With no questions asked, you will be covered for up to \$70,000 in Basic Life and AD&D Insurance.

LifeMapCo.com
 1 (800) 794-5390

Benefits Summary

Plan Benefits

Employee Life Insurance	\$50,000
Employee AD&D Insurance	\$50,000
Dependent Life Insurance	Spouse \$10,000 Child(ren): \$10,000

Guarantee Issue Amount

Employee	\$50,000
Spouse	\$10,000
Dependent Child(ren)	\$10,000

Plan Features

Accelerated Benefit	A covered employee who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Conversion	Option of converting to an individual life policy, without proof of insurability, within 31 days of termination.
Portability	You may elect to port your Life insurance to continue your coverage under the group policy. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Waiver of Premium	Life coverage continued without payment of premium if insured becomes totally disabled (proof of disability required). Coverage may be continued up to age 60.

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 65% at age 70, to 50% at age 75.

Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

AD&D Benefits Included

- Adaptive Home/Vehicle Benefit
- Rehab Benefit
- Air Bag and Seat Belt
- Spouse and Child Education
- Coma
- Day Care
- Exposure and Disappearance
- Felonious Assault

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Insurance for every step of life.

Additional Benefits

- **Travel Assistance**
When traveling 100 or more miles away from home, or outside of your home country, you can obtain emergency medical, travel, and personal security assistance 24 hours a day, anywhere in the world.
- **Repatriation**
If death occurs more than 100 miles from your primary residence, a benefit may be payable to prepare and ship your body to the place of burial or cremation.
- **Seat Belt**
If you die in an automobile accident and were wearing your seat belt, your beneficiary(ies) will collect an amount equal to the AD&D benefit to a maximum of \$10,000 in addition to the Basic Life and Basic AD&D benefits described above.

Limitations & Exclusions

- **Life:** No restrictions or exclusions regarding time, place or circumstances of death.
- **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
 - suicide or such attempts;
 - participation in a riot;
 - war or act of war;
 - military service for any country;
 - committing or attempting to commit an assault or felony;
 - sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;
 - heart attack or stroke;
 - bodily infirmity or disease from bacterial or viral infections not the result of an injury; or
 - taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed and used/consumed in accordance with the directions of the prescribing physician or administered by a licensed physician.
 - travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;
 - the insured Employee's intoxication

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Voluntary Life and AD&D Insurance

For Sugar Salem School District #322 (1)(2)

How the Plan Works

Life is full of many twists and turns. LifeMap Voluntary Life and AD&D coverage protects your family's future, no matter what life may throw your way.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 30 hours per week on a regular basis, you will be covered with these benefits.
- Who pays for the coverage?**
 Voluntary Life and AD&D Insurance premiums are paid by you, the employee, through payroll deduction.
- Dependent Eligibility Requirement**
 Dependents must be a legal spouse as defined by the state of your residence and or child(ren) up to age 26 of the covered employee to be eligible for coverage.
- Guarantee Issue**
 Enroll within 31 days of your initial eligibility date and with no questions asked, you will be covered for up to \$100,000 in Life and AD&D Insurance. With a few extra steps of completing our Evidence of Insurability requirements, you may be covered for up to \$500,000!
- Step-Up Guarantee:** If you enroll for at least \$10,000 when you are first eligible for coverage, you may increase your benefit amount during Annual Enrollment, up to \$100,000, in increments of \$10,000, on a guarantee issue basis.

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 1 (800) 794-5390

Benefits Summary

Plan Benefits

Employee Life	\$10,000 increments to a maximum of \$500,000 or 5 times your annual earnings, whichever is less
Spouse Life	\$10,000 increments to a maximum of \$500,000
Child(ren) Life	\$2,000 increments to a maximum of \$10,000 (employee or spouse must be approved for coverage in order to elect Child(ren) coverage)

Guarantee Issue Amount

Employee	\$100,000
Spouse	\$40,000

Plan Features

Accelerated Benefit	A covered employee or spouse who is diagnosed as terminally ill may receive a portion of the life insurance benefit before death. Remaining benefits are reserved for the member's beneficiary.
Voluntary Life Only - Conversion	Voluntary Life may be converted to an individual policy, without proof of insurability, within 31 days of loss of eligibility.
Voluntary Life Only - Portability	Voluntary Life may be ported without proof of insurability within 31 days of loss of eligibility. If elected, portability coverage will end the earliest of when you reach age 65 or when this master policy terminates.
Voluntary Life Only - Waiver of Premium	Voluntary Life coverage may be continued without payment of premium if a covered employee or spouse becomes totally disabled (proof of disability required). Coverage may be continued up to age 65.

Reduction Schedule

If you are still working the required number of hours to be eligible for this insurance at age 65, your benefits will reduce to 50%.

Accidental Death & Dismemberment

If due to an accident you die, lose a limb, sight of an eye or become paralyzed, benefits are available.

AD&D Benefits Included

- Adaptive Home/Vehicle Benefit
- Rehab Benefit
- Air Bag and Seat Belt
- Spouse and Child Education
- Coma
- Day Care
- Exposure and Disappearance
- Felonious Assault

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Monthly Rates

Uni-Tobacco, per \$1,000 of Benefit	
Age	Employee & Spouse
29 and under	\$0.043
30-34	\$0.051
35-39	\$0.068
40-44	\$0.111
45-49	\$0.196
50-54	\$0.307
55-59	\$0.517
60-64	\$0.563
65-69	\$1.140
70-74	\$2.260
75 and over	\$4.655
Dependent Child	
\$0.640 per \$2,000 of benefit regardless of the number of children in the family	
AD&D per \$1,000 of Benefit	
Employee	\$0.009
Spouse	\$0.009
Child(ren)	\$0.075

Limitations & Exclusions

- **Life:** Suicide, intentionally self-inflicted injury; or any attempts to injure oneself are excluded during the first two years of coverage or increase of coverage.
- **AD&D** benefits are not payable for death or dismemberment caused by or as result of:
 - suicide or such attempts;
 - participation in a riot;
 - war or act of war;
 - military service for any country;
 - committing or attempting to commit an assault or felony;
 - sickness, disease or pregnancy or any medical treatment for sickness, disease or pregnancy;
 - heart attack or stroke;
 - bodily infirmity or disease from bacterial or viral infections not the result of an injury; or
 - taking medications, drugs, sedatives, narcotics, barbiturates, amphetamines or hallucinogens unless prescribed and used/consumed in accordance with the directions of the prescribing physician or administered by a licensed physician.
 - travel, flight in or descent from any aircraft, including balloons and gliders, except as a fare-paying passenger on a regularly scheduled flight;
 - the insured person's intoxication

Monthly Premium Calculation

To calculate your monthly payroll deduction, use the formula below:

$$\boxed{\text{Desired Benefit}} \div \boxed{1,000} \times \boxed{\text{Rate}} = \boxed{\text{Estimated Monthly Payroll Deduction}}$$

(from table left)

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Short Term Disability

For Sugar Salem School District #322

How the Plan Works

Short Term Disability Coverage pays you a weekly benefit for things your health plan doesn't, like grocery bills, or diapers. Having additional cash in hand means you can focus on getting back on your feet instead of worrying about falling behind.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**
 Short Term Disability Insurance premiums are paid for by your employer.
- Collecting Your Benefit**
 If you satisfy the plan's requirements for disability, there's just one form for you, your employer and your doctor to fill out to get your claim processing. To find it, go to LifeMapCo.com and search "Short Term Disability Claim".

LifeMapCo.com
 1 (800) 794-5390

Benefits Summary

Plan Benefits

Weekly Benefits Begin	On the 15th calendar day of disability caused by an accident or 15th calendar day caused by illness. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% per week
Maximum Benefit	\$1,200 per week
Minimum Benefit	\$25 per week
Maximum Benefit Period	Benefits are payable for a maximum of 11 weeks

Plan Features

Reasonable Accommodation Expense	The Plan may pay a Reasonable Accommodation Expense Benefit to your employer if you return to work in any occupation, excluding self-employment, as a result of a reasonable accommodation your employer has made for you.
Vocational Rehabilitation	During a period of disability you may be eligible to participate in a vocational rehabilitation plan. We will review your disability claim to determine if you are eligible to participate in these services. If we determine that you are qualified to participate in a rehabilitation plan, we will provide you with a written plan to be agreed upon by you. The Plan may pay for all or some of the expenses incurred as part of the rehabilitation plan.
Survivor Benefit	Upon confirmation of your death while receiving a weekly benefit, the Plan will pay a lump sum benefit equal to 3 times your gross weekly benefit to your Eligible Survivor.
Partial Disability	If you return to work on a part-time basis you may qualify for a partial disability benefit.

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Limitations & Exclusions

Benefits are not payable for disability that results from:

- any injury/illness sustained in the course of any employment for wage or profit
- participation in an assault or felony
- intentionally self-inflicted injuries, attempted suicide
- participation in a war, declared or undeclared, or any act of war
- elective cosmetic or plastic surgery unless required due to injury or sickness; except complications of cosmetic or plastic surgery
- elective sterilization, except complications of an elective sterilization
- elective abortion, except to preserve the life of the female upon whom the abortion is performed

In addition, no benefits will be paid for any period of disability:

- during which you are not under the Regular Care of a Physician;
- during which you have received 100% of your Pre-disability Earnings under your Employer's Sick Leave plan, except that the minimum weekly benefit shown in the coverage outline will be payable;
- during which you are incarcerated in a corrections facility; or
- during which you are receiving; or are eligible to receive Workers' Compensation benefits, regardless of the cause of the disability; or for a disability that would be covered by Workers' Compensation if you had filed a claim.

Limitations & Exclusions, cont'd

The Short Term Disability Proceeds will be reduced by the amount of any benefit for loss of income from the following sources which is provided as a result of the period of disability for which benefits are being claimed under the Policy:

1. any state disability program;
2. any Federal Social Security Benefits you, your spouse, and/or your children receive or are eligible to receive because of your disability or retirement;
3. any sick leave or salary continuation plan paid by the Employer which, when added to the Short Term Disability Benefit, exceeds 100% of your Pre-disability Earnings;
4. Any loss of income benefits received from "no-fault" auto insurance Worker's Compensation, or similar legislation;
5. Any group insurance plan sponsored by the employer; and
6. any governmental law or program, including unemployment.

If a lump sum payment is made for any of Items 1-4 above, we will pro-rate the lump sum:

1. over the period of time it would have been paid if not paid in a lump sum; or
2. if the period of time cannot be determined, over a period of 60 months.

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Long Term Disability Insurance

For Sugar Salem School District #322

How the Plan Works

Long Term Disability coverage is a big help in times of need. You get a monthly check if you can't do your regular job because of the illness or injury, whether it's work-related or not, though pre-existing conditions may be excluded.

- Eligibility Requirement**
 If you are a full-time active employee working a minimum of 30 hours per week, you will be covered with these benefits.
- Who pays for the coverage?**
 Long Term Disability Insurance premiums are paid for by your employer.
- Collecting Your Benefit**
 Once you satisfy the plan's requirements for partial or total disability, you'll receive a benefit once a month for as long as your disability lasts or for your policy's maximum disability duration, whichever comes first.
- What is Total Disability?**
 You are considered totally disabled if you are unable to do the material duties of your own occupation and have at least a 20% loss of earnings.
- Guaranteed Acceptance**
 Enroll when this coverage is initially offered and you won't need to answer any health questions, although benefits may not be payable for pre-existing conditions.

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1 (800) 794-5390

Benefits Summary

Plan Benefits

Monthly Benefits Begin	Benefits begin after 90 days of disability. Waiting period may be served with total or partial disability or a combination of both.
Benefit Replacement Percentage	60% of your monthly pre-disability earnings
Maximum Benefit	\$6,000 per month
Minimum Benefit	The greater of \$100 or 10% of the gross monthly benefit
Maximum Benefit Period	If you become disabled prior to age 60, the maximum benefit period will be social security normal retirement age. If you become disabled at age 60 or above, the maximum benefit period will be based on your age at the time of disability. (See Certificate for the maximum period of payment table)

Plan Features

Partial Disability	If you become disabled and can work part time (but not full time), you may be eligible for partial disability benefits.
Alcoholism or Drug Abuse	The per occurrence maximum period of payment for disabilities due to alcoholism or drug abuse is 24 months.
Mental Illness	The per occurrence maximum period of payment for disabilities due to mental illness is 24 months.
Special Conditions	The maximum period of payment for all disabilities due to special conditions is unlimited.
Survivor Benefit	If you have been disabled for more than 180 days, upon confirmation of your death, we will pay your eligible survivor a lump sum benefit equal to three times your gross monthly benefit.
Vocational Rehabilitation	We have Vocational Rehabilitation Services available to assist you in returning to work to the extent of your ability.
Employee Assistance Program	You, your dependents and all household members have access to an Employee Assistance Program (EAP). The EAP provides services to help people privately resolve problems that may interfere with work, family and life.

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Insurance for every step of life.

Limitations & Exclusions

Benefits are not payable for losses resulting from:

- loss of professional license, occupational license, or certification
- participation in a felony, commission of a crime
- intentionally self-inflicted injuries, attempted suicide
- being legally intoxicated or under the influence of any narcotic, unless the narcotic is taken under the direction of and as directed by a doctor
- participation in a war
- active participation in a riot
- active military duty
- engaging in any illegal or fraudulent activity
- elective surgery except when required for the appropriate care as a result of your injury or sickness
- traveling or flying on any aircraft operated by or under authority of military or any aircraft being used for experimental purposes

Pre-existing Condition Exclusion: Disabilities that begin within the first 24 months after your effective date will not be covered if you have received treatment for the disability within the 12 months prior to your effective date.

Deductible Sources of Income includes:

1. Disability payments made to you under a state, military, individual or another group disability benefit plan, automobile liability policy, government retirement system or your employer's retirement plan
2. Disability payments made to you, your spouse or your children, due to your disability, under Social Security, the Canada Pension Plan, the Quebec Pension Plan or any similar plan or act
3. Retirement payments made to you under your employer's retirement plan, when voluntarily elected by you or when you reach the later of age 62 or normal retirement age
4. Retirement payments or payments due to your retirement made to you, your spouse or your children under Social Security, the Canada Pension Plan, the Quebec Pension Plan or any similar plan or act
5. Any amount received from:
 - Action brought under Title 46, United States Code Section 688 (The Jones Act)
 - Third party liability payments
 - Salary continuation or accumulated sick leave plan
 - Any form of employment
 - Any unemployment compensation law, occupational disease law or similar act
 - The mandatory portion of a "no fault" motor vehicle plan

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GLOBAL ASSISTANCE PROGRAM*

Gives you peace of mind, no matter where you are.

So cruise the Caribbean with your family. Take that honeymoon in Italy. Or fly to Denmark for work. No matter your whereabouts, we've got you covered.



*Formerly FrontierMEDEX Plus

Travel assistance services are provided by UHC Global, formerly FrontierMEDEX, Inc., in Towson, MD. Coverage is subject to actual policy language.

UHC Global is an independent company and not a member of LifeMap Assurance Company®. Each organization is solely responsible for its own obligations.

Travel assistance services are subject to specific terms, conditions and limitations. Please contact your employer for a full program description.

For Global Assistance services, call 1 (800) 527-0218 or (410) 453-6330.

Your Global Assistance ID is 333191.

Global Assistance Emergency Response Center: United States, Baltimore, MD +1 410-453-6330 (COLLECT)

TOLL FREE ACCESS - The numbers below must be dialed from within the country if your location is not listed or the call will not go through, call the 24-hour Emergency Response Center COLLECT

Australia	1 800 127 907	Mexico	001 800 101 0061
Brazil	0800 891 2734	Philippines	1 800 1 111 0503
China (northern)	108888*800 527 0218	Singapore	800 1100 452
China (southern)	10811*800 527 0218	South Africa	0800 9 92379
Dominican Republic	1 888 567 0977	Spain	900 98 4467
France	0800 90 8505	Switzerland	0800 55 6029
Germany	0800 1 811401	Thailand	001 800 11 471 0661
Hong Kong	800 96 4421	U.K.	0800 252 074
Israel	1 809 41 0172	U.S. & Canada	1 800 527 0218
Italy	800 877 204		
Japan	00531 11 4065		

* Dial the first portion of phone number, wait for tone, and then dial remaining numbers. For a complete list, go to the UHC Global website or your company's Member Center (if eligible).



LifeMapCo.com

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Global Assistance

Travel is exciting, but there are so many details to consider when planning a trip. That's why your LifeMap Life Insurance includes the Global Assistance program—so you'll never have to worry about how to be safe, keep well and stay informed when traveling 100 or more miles away from home. Think of it as your worldwide team of personal concierges.

HOW IT WORKS

LifeMap has partnered with Global Assistance, formerly FrontierMEDEX, Inc., to offer you and your loved ones the best in travel aid. Your no-cost Global Assistance program includes help with travel, medical and safety-related services.

1

Just pick up the phone

When traveling 100+ miles away from home—or outside the country—your Global Assistance team is simply a call away.

2

Help 24/7

Whether traveling for business or pleasure, Global Assistance has the professional staff and resources to provide you with around-the-clock support.

3

One for all (and all for one)

Immediate family members are covered when they travel, too. That means they can also receive emergency medical, travel and personal security assistance 24 hours a day—anywhere in the world.

WHAT TO EXPECT

As a worldwide leader in travel assistance, you'll get no less than the best from Global Assistance—no matter what you need.

Pre-trip help

Be it help with an embassy, your passport, currency exchange or even the weather, you'll have someone to turn to 24/7.

Travel assistance

Need a translator or a legal referral while abroad? Whatever it is, your Global Assistance team will get it done.

Worldwide intelligence

Feel safe with up-to-date travel and health information, plus real-time security info.

Medical Services

Call for doc referrals, replacement medications, medical record transfers or help getting health updates to your family and employer.

Repatriation

Should you need to come home for medical or security reasons, Global Assistance will bring you back safely.

Detach the card below and keep it with you when traveling.

Global Assistance

Global Assistance ID: 333191
<http://uhcglobal.com/global-assistance/>

Client: LifeMap 

Notice to Physicians/Hospitals: Call UHC Global immediately for benefits verification and procedures. Call 24 hours a day (including nights). If you do not have access to a phone, email for assistance: operators@uhcglobal.com | www.uhcglobal.com



EMPLOYEE ASSISTANCE PROGRAM (BASIC PLAN)

- *Helps with life's ups and downs.*

No matter what life throws your way, there's someone there to help you through it. A compassionate ear, expert advice, professional support. It's all just a call away if you need it.


Insurance for every step of life.



EMPLOYEE ASSISTANCE PROGRAM (BASIC PLAN)

Sometimes life hits a rough patch. Just when you think things are fine, the kids hit their teens, parents need eldercare or someone needs counseling. Now you have somewhere to turn. The EAP (Employee Assistance Program), which is run by Reliant Behavioral Health, gives you private, expert support to get you through tough times. This program covers all financial dependents, living at home or away, plus other household members, whether they're related or not.

HOW IT WORKS

Call the EAP no matter what's got you down.

1

"Why me?"

Maybe you need legal direction or are struggling with parenting issues. Your marriage is having troubles or you just want to talk to someone. Whatever's bugging you, it doesn't have to spiral out of control and consume you. The EAP can help.

2

A friendly ear.

Call the EAP, let them know you have LifeMap Assurance Company coverage, and then briefly explain what's happened. Or, you can go online to explore your benefits. Either way, a caring person will connect you with experts in your area who can help. You have access to a specific number of free sessions and/or discounts on services, depending on your needs.

3

Make an appointment.

Once you have the name and number of the kind of professional you're looking for, give them a call. Explain that you're using your employer's EAP benefit through Reliant Behavioral Health.

SERVICES PROVIDED

Counseling: Up to 4* visits for grief, anxiety, stress, parenting, etc.

24/7 crisis help: Toll-free support

Adult/eldercare and end-of-life services: Support for daytime care, in-home care, housing, transportation, meals and more

Legal support and mediation: A free, half-hour consult, plus a 25% discount on legal services and personal or family mediation (legal services not provided for employer-related issues)

Financial services: Telephonic consult and up to 30 days of support for resolution of financial issues with a financial professional, plus a 25% discount off normal fees if a CPA is retained

Wills: Free state-specific wills, living trusts, and more

Identity theft: Help restoring your identity and credit

Home ownership: Free support for buying, financing, moving or selling

Parenting: Free help with school issues, teen challenges, adoption, college planning, day care, and more

Work/life balance: Online, interactive tools through the Personal Advantage website

Wellness: Go to MyRBH.com for health assessments, wellness content, webinars and more

Pet concierge: Info on choosing, traveling and caring for pets, plus referrals to vets, groomers, kennels, etc.

Need help? Call 1 (866) 750-1327. Or go to MyRBH.com and enter "LifeMap" as your Group Code.

LifeMapCo.com

*For our members in California, California allows up to three counseling visits in a 6-month period.

This document is intended to give a brief overview of the product and how it may be used. This in no way serves as a certification of coverage and should be used for educational purposes only.