



DEPENDENT LIFE PLAN



Enhanced protection for you and your family

Enhanced life insurance is an optional (or voluntary) benefit that opens the door for you to provide more insurance coverage for your family. You can increase your life insurance benefit to provide up to 6 times your annual salary. If enrolled, there is also the option to add insurance for your spouse and/or child(ren).

BENEFITS

- Add coverage for your spouse, children, and eligible dependents
- Get complimentary access to a participating plan attorney who will prepare or update your will, or your spouse's will, at no additional cost to you
- Access participating attorneys for legal support in estate issues through MetLife Estate Resolution Services (ERS), at no additional cost
- Use your insurance benefit to pay off debt or funeral costs, create an educational fund for your children, or even provide long-term care for a family member with special needs
- Receive compassionate assistance and discounts on funeral services through MetLife's Dignity Memorial Funeral Assistance



HOW MUCH INSURANCE DO YOU NEED?

According to the nonprofit Life and Health Insurance Foundation for Education, the answer isn't how much life insurance you need, but how much money your family will need after you're gone.

One simple way to start is by using the equation below. The amount of life insurance you need equals your current and future financial obligations minus your existing resources.



Current and Future Financial Obligations

—

Existing resources

(including survivors' earnings, savings and investments, and life insurance you already own)

=

Life Insurance Needed

BENEFIT AMOUNT

YOU CHOOSE THE AMOUNT	
SPOUSE	DEPENDENT CHILD(REN)
Increments of \$5,000 Maximum \$50,000 or 50% of your Enhanced Life Insurance, whichever is less	\$10,000

- Amounts up to \$30,000 are “guaranteed issue” for your spouse, which means that no questions will be asked about the applicant’s health. All dependent child coverage is “guaranteed issue”
- The cost of your spouse’s coverage is based on your age and the premium for the amount chosen. The cost of dependent child coverage is based on a flat rate per \$1,000 of coverage, regardless of age or the number of dependent children in a family

In partnership
with



MetLife

WHO CAN PARTICIPATE?

- Full-time (minimum 30 hours per week) employee of PCA church or related organization, living in the U.S.
- Must be enrolled in the Geneva Enhanced Life Plan
- Upon leaving employment, coverage may be converted or ported to individual policy

SCHEDULE A CONSULTATION

Our benefits advisors are ready to help you enroll and to answer your questions. Schedule a call today by emailing benefits@genevabenefits.org.