

G R O T SUPPLEMENTAL P R M INSURANCE



The logo for P&B (Pension & Benefit) features a stylized building icon with a triangular roof and horizontal lines. Below the icon, the letters "P&B" are written in a bold, serif font, with a horizontal line through the ampersand. Underneath the letters, the website "pbusa.org" is written in a smaller, sans-serif font. Below the website, the tagline "Serving Those Who Serve" is written in a cursive, italicized sans-serif font.

Preparing for the unexpected is important—especially for young families. Nazarene Supplemental Group Term Life Insurance is an affordable way to care for your family if you or your spouse dies. Between July 1 and September 30, 2015, eligible Nazarene ministers may apply for coverage without a medical exam.

Learn more inside.

What Would Your Loved Ones Do?



"I'm sorry. We couldn't save him."

The doctor's words hit her like a slap. It couldn't be. An hour earlier, Linda and Brad were celebrating his 39th birthday with daughters Maddy and Jenny. The image in the viewfinder of the camera showed Brad blowing out the candles, coughing, and then sinking to the kitchen floor. The rest was a blur: the 911 call; the technicians; the emergency room; and now the news. Brad was gone. What would they do?

A tragic situation, to be sure, but Brad did not leave his family alone. Several years earlier, he purchased a group term life insurance policy. He was young, healthy, and never expected to need it, but he worried about what would happen if he or his wife were to die before the children were grown. The family didn't have Brad, but they did have the means to help them adjust to the future without him.

If you've thought about term insurance to protect your family, now is a great time to take the next step. For a limited time, Pensions and Benefits USA and Aetna are providing open enrollment on Nazarene Supplemental Group Term Life Insurance. This means qualified ministers may purchase up to \$10,000 of new or additional coverage without a medical exam.

Group Term Life is an affordable way to provide financial security for your family, but this special offer ends September 30, 2015. It's available to Nazarene ministers and spouses age 49 or under (as of January 1, 2015), who have not been denied coverage since January 1, 2009.

Brad never expected his life insurance would be needed, but it's good to know it's there in case tragedy strikes.

Limited Open Enrollment

Nazarene Supplemental Group Term Life

July 1, 2015–September 30, 2015

Pensions and Benefits USA is offering Limited Open Enrollment for Nazarene Supplemental Group Term Life Insurance. From July 1, 2015 through September 30, 2015, eligible ministers and church-employed laypersons can elect Supplemental Term Life insurance coverage for themselves or their eligible dependents up to specified guaranteed issue amounts—without providing evidence of good health.

What are the Guaranteed Issue Coverage Amounts?

- As an **eligible Minister or Church-Employed Layperson**, you may *enroll for or increase* current coverage by \$10,000 increments, not to exceed \$250,000, *without providing evidence of good health*. Greater amounts require evidence of good health.
- For your **eligible Spouse**, you may *enroll for or increase* current coverage by \$5,000 increments, not to exceed \$125,000, *without providing evidence of good health*. Greater amounts require evidence of good health.
- For your **Dependent Child(ren)**, you may *enroll for or increase* current coverage by \$2,500 increments, up to the lesser of 50% of your Spouse's coverage or \$20,000, *without providing evidence of good health*.

Coverage for you and/or your dependents *that does not require evidence of good health* will become effective December 1, 2015, provided you are *actively-at-work on that date*. If you request *coverage in excess of guaranteed issue amounts*, the additional amount will go into effect *only after evidence of good health* for that coverage *has been reviewed and approved by Aetna Life Insurance Company* (Aetna). Please note: if you or a dependent *have previously been denied coverage*, *evidence of good health will be required for any coverage requested*.

Why Buy Supplemental Group Term Life Insurance?

P&B USA provides Basic Life Insurance coverage to every qualified minister and district-credentialed layperson (and eligible spouses) *at no cost to them*. This serves as the foundation on which you can build by purchasing Supplemental Group Term Life insurance. By adding to your coverage, you can increase the amount of life insurance and work toward providing additional financial resources to your loved ones to help them maintain their standard of living if you or your spouse dies unexpectedly. Whether you elect Supplemental Group Term Life coverage for the first time or increase existing coverage, this limited enrollment period helps you strengthen your financial future to provide for such things as:

- End of Life expenses
- Funeral expenses
- Mortgage or rent
- Car loans
- Education and child care expenses
- Daily living expenses

Learn more!

Watch an informative online presentation: http://www.brainshark.com/aetnavp/CON_Life_2015

Call the P&B toll-free number (888-888-4656) for an application and for full plan details and rates.

Act Now!

This open enrollment opportunity is **for a limited time**. If you don't elect coverage by **September 30, 2015**, you must provide evidence of good health for any amount of Supplemental Group Term Life Insurance, unless you have a qualified life event, such as a marriage or an addition to the family.



Information contained herein is not a representation made by Aetna Life Insurance Company. This material is for information only. Life insurance plans/policies contain exclusions and limitations. See your plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by insurer, location, and employer and are subject to change. For more information about Aetna plans, log on to www.aetna.com. Policy forms issued in Oklahoma include: GR-99/GR-9N and/or GR-29/GR-29N.

2015 Open Enrollment

Supplemental Group Term Life Insurance Rates

Participant Age as of January 1	Annual Cost for Participant Coverage of \$10,000	Annual Cost for Spouse Coverage of \$5,000	Total Annual Cost	Total Monthly Cost
Under 25	\$ 3.60	\$ 1.80	\$ 5.40	\$0.45
25-29	\$ 4.80	\$ 2.40	\$ 7.20	\$0.60
30-34	\$ 7.20	\$ 3.60	\$10.80	\$0.90
35-39	\$12.00	\$ 6.00	\$18.00	\$1.50
40-44	\$16.10	\$ 8.05	\$24.15	\$2.01
45-49	\$29.30	\$14.65	\$43.95	\$3.66

For a personalized quote, contact Pensions and Benefits USA at **888-888-4656** or help@pbusa.org.



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