

## Group Term Life for RMI Government Employees

Group Term Life Insurance provides financial security for employees and their families in case of death.

Employees are eligible for Group Term Life Insurance immediately upon employment with no vesting.

Life insurance is also available for spouses, children, parents, and parents-in-law of employees.

Not a pension or a retirement plan so your life insurance benefit will not go up or down with the market.

Group term life insurance should work together with a retirement savings plan: protection for today through life insurance, and planning for tomorrow with a retirement plan.



### YOUR AUTHORIZED AGENT IS:

Veronica "Nika" Wase  
Phone (692) 455-0389

### FOR EMPLOYER USE ONLY

Individual Assurance Company  
930 E. Second St., Suite 100  
Edmond, Oklahoma 73034

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Group Term Life Insurance for

# RMI Government Employees



**Individual Assurance Company**  
Life, Health, and Accident

## About IAC

For more than 50 years, IAC has served communities and groups across the United States and in Pacific Island Nations by offering affordable life, health, and accident insurance products to residents and members.

**IAC** is proud of our long and prosperous relationship with the Republic of the Marshall Islands, and we are thankful to be of service to the fine people of the RMI.

***Kommol tata!***

## Program Features

### Eligibility

New employees may enroll when hired. Optional coverage is available for dependent spouses, children, parents, and parents-in-law for an additional charge.

### No Medical Questions or Exams

IAC coverage requires ***no medical examinations***, health questions, or physician statements for new employees to obtain life insurance on their own life.

### Benefit Amount

Your employer will select a life insurance benefit based upon your annual salary.

### Living Benefit

A “living benefit” gives insured employees ***early access while still living to one half of the benefit amount if they are diagnosed with a terminal illness*** while they are covered. There is no additional cost.

### Accidental Death & Dismemberment

Insurance for accidental death or accidental loss of limb or eyesight is provided at no additional charge.

### Critical Illness Insurance Rider

For an additional charge, the Critical Illness Insurance Rider provides a benefit upon a confirmed doctor’s diagnosis of heart attack, invasive cancer, major organ transplant, and stroke. Consult your HR or payroll office for more information on this valuable benefit.

**See your Human Resources or Payroll office today for more information on how to enroll.**