

# MSH ExpaGuard



## Optional Benefits: Life or Life+AD&D

### LIFE COVERAGE

Benefit Schedule	Flat amount or 1 to 5 times annual salary
Non-Evidence Maximum	\$350,000
Maximum Benefit	\$500,000
Eligibility Age	65
Termination Age	70
Optional coverage <ul style="list-style-type: none"><li>• Spouse</li><li>• Child</li></ul>	\$10,000 or \$25,000 \$5,000 or \$10,000

### ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Benefit Schedule	Flat amount or 1 to 5 times annual salary
Maximum Benefit	\$500,000
Eligibility Age	65
Termination Age	70
Extension of Coverage Upon Disability	18 Months
Optional coverage <ul style="list-style-type: none"><li>• Spouse</li><li>• Child</li></ul>	up to 100% of primary member's coverage up to \$10,000



We also offer optional Life and optional AD&D for primary members and spouses to enhance their coverage.