



Congratulations on your new position with the Town of Carolina Beach. Pierce Insurance is the provider of your supplemental benefits. As a new employee, you have 90 days from your date of hire to enroll in this program without answering medical questions.*

Lifetime Benefit Term – Plan Highlights

- Valuable life insurance protection through age 121
- Premiums guaranteed to age 100
- Provides paid-up death benefit after 10 years; if you stop paying the premium at some time in the future, you are guaranteed paid-up coverage of a reduced amount.
- Portable, you can keep your benefits if you leave employment
- Spouse and Child coverage available
- Guarantee issue amounts available during open enrollment.*
- Accelerated Death Benefit Rider for Terminal Illness included at no cost.
- Long term care with extension of benefits pays 4% of the death benefit for up to 75 months.
- Call 1-800-421-3142 for questions, rates and to enroll by phone.

You have 90 days from your date of hire to enroll in the plan without answering health questions.

*For detailed plan information on plans and guarantee issue guidelines, rates and enrollment call Pierce Insurance at 1-800-421-3142 or visit us at http://www.pierceins.com/resources/state/Town_of_Carolina_Beach.