



Lifelong Medical Care

Policy #143487

Voluntary Life/AD&D

Employee Paid Plan Highlights

LIFE/AD&D INSURANCE*

Eligibility	Active employee in the United States working a minimum of 20 hours per week
Employee Benefit Amount	\$10,000 increments up to the lesser of 5 X Annual salary or maximum of \$500,000
Employee Guarantee Issue	\$200,000
Spouse Benefit Amount	Up to 100% of Employee elected amount in increments of \$5,000 up to \$500,000
Spouse Guarantee Issue	\$30,000
Child Benefit Amount	Up to 100% of Employee elected amount in increments of \$2,000 up to \$10,000
Waiver of Premium	If you become disabled (as defined by your plan) and are no longer able to work, your premium payments will be waived during this period of disability
Accelerated Death Benefit	100% to \$250,000
Survivor Support	Included
Portability	If you retire, reduce your hours or leave your Employer, you can you can take this coverage with you according to the terms of the contract
Life Planning Financial And Legal Resources	Included
Life Benefit Reduction Premium	65% at age 70 and 50% at age 75 Employee Paid

<u>Term Life Coverage Monthly Rates</u>				<u>AD&D Coverage Monthly Rates</u>		
Age Band	Employee per \$10,000	Spouse/DP per \$5,000	Child per \$2,000		AD&D Cost Per:	Monthly Rate:
			\$.770	Employee:	\$10,000	\$0.200
				Spouse/DP:	\$5,000	\$0.150
				Child:	\$2,000	\$0.060
0-29	\$.40	\$.20				
30-34	\$.50	\$.25		NOTE:		
35-39	\$.70	\$.35		Rates shown are your monthly deduction.		
40-44	\$1.30	\$.65		Your rate is based on your actual age as of the effective date.		
45-49	\$1.80	\$.90		Your spouse's age is based on their age as of the effective date.		
50-54	\$3.70	\$1.85		Your rate will increase as you age and move to the next age band.		
55-59	\$5.70	\$2.85				
60-64	\$5.90	\$2.95				
65-69	\$10.50	\$5.25				
70-99	\$27.90	\$13.95				

*In order to purchase Life or AD&D coverage for your Spouse/DP and /or child, you must purchase Life coverage for yourself.

Contact your Plan Administrator for information about how to apply for coverage.

Please note: All employees must be actively work on the plan effective date and dependents cannot be totally disabled on the plan effective date. "Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

This plan highlight is a summary provided to help you understand your insurance coverage from Unum. Details may differ from state to state. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.