



Employer-paid Term Life with Accidental Death and Dismemberment and Voluntary Term Life Insurance

How does it work?

Term Life Insurance allows you to keep coverage for a set amount of time, or “term” If you die during that term, the money can help your family pay for basic living expenses, final arrangements, tuition and more.

Accidental Death and Dismemberment (AD&D) Insurance pays a benefit if you survive an accident but have certain serious injuries. It can pay an additional amount if you die from a covered accident.

Your employer is providing you with the following amount of Term Life and AD&D coverage. You are eligible for coverage if you are working a minimum number of hours as required by your employer.

Employee	See your HR department for more information.
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You can purchase the following Voluntary Term Life coverage for you and your family during this enrollment. You are eligible for coverage if you are working a minimum number of hours as required by your employer.

Employee	Voluntary Term Life coverage A maximum of the lesser of 7 times your annual earnings or \$1,000,000, in \$10,000 increments. The minimum purchase amount is \$10,000. You can purchase up to the lesser of 3 times your earnings or \$400,000 without answering medical questions.
Spouse	Voluntary Term Life coverage A maximum of \$150,000 in \$5,000 increments. Your spouse can get \$25,000 of coverage without medical underwriting. You must be insured under the employer-paid plan in order to elect coverage for your spouse.
Child	Voluntary Term Life coverage Choice of \$2,500, \$5,000, or \$10,000 in child coverage. Dependent children are eligible up to age 26. You must be insured under the employer-paid plan in order to purchase coverage for your children.

Non-Medical Maximum / Enrollment

If you are a newly eligible employee, you can purchase up to the non-medical maximum, the lesser of 3 times your earnings or \$400,000, with no medical underwriting to qualify for coverage. Newly eligible spouses can purchase up to the non-medical maximum, \$25,000, with no medical underwriting to qualify for coverage.

If you currently have employee or spouse coverage and would like to increase coverage during annual enrollment or a qualifying life event, medical underwriting will be required for any amount of increased coverage.

If you previously declined employee or spouse coverage, you will have to answer some medical questions.

Accelerated Death Benefit

If you are diagnosed with a terminal illness with less than 12 months to live, you can request 75% of your life insurance benefit (up to \$500,000) while you are still living. This amount will be taken out of the death benefit, and may be taxable. These benefit payments may adversely affect the recipient's eligibility for Medicaid or other government benefits or entitlements, and may be taxable. Benefits received under this Accelerated Death Benefit may be taxable. You should seek assistance from a personal tax advisor prior to requesting an accelerated payment of death benefits.

Waiver of Premium

Your cost may be waived if you are totally disabled for a period of time. The requirements for waiver of premium are outlined in your certificate of coverage.

Portability

You may be able to keep coverage if you leave the company, retire or change the number of hours you work. Employees or dependents cannot port coverage if they have an Injury or Sickness that has a material effect on life expectancy or if they are confined to a hospital or home at the time of the application, and/or age 70 or older at time of application. State restrictions may apply.

Life Planning and Financial Resources

Provides expert financial and legal counseling as well as planning to the beneficiary of a deceased insured employee or a terminally ill employee or spouse.

Exclusions and limitations

Active employment and eligibility

Eligible employees must be in active employment with the employer. You are working for your Employer for earnings that are paid regularly and you are performing the Material and Substantial Duties of your Regular Occupation. You must be regularly scheduled to work at least the minimum number of hours defined by your Employer. Your work site must be your Employer's usual place of business in the United States, an alternative work site in the United States at the direction of your Employer, or a location in the United States to which your job requires you to travel. Normal vacation, holidays or temporary business closures are considered Active Employment provided they are in Active Employment on the last scheduled workday preceding such time off.

Employees must be actively employed in the United States with the Employer to receive coverage. Employees must be insured under the plan for spouses and dependents to be eligible for coverage.

Delay of Coverage

If an employee is not in active employment (on the date coverage would otherwise become effective) due to an injury, sickness, temporary layoff or leave of absence, coverage will be delayed until that person returns to active employment. It does not apply to someone who is absent from work on the plan effective date due to being on a scheduled vacation or due to a minor injury or illness that does not lead to a disability.

Delay of Coverage Effective Date for your Spouse

Your Spouse's Coverage Effective Date will be delayed if your Spouse: is an inpatient in a Hospital, Hospice, or other health care facility; is confined at home under the care of a Physician. If your Spouse's Coverage Effective Date is delayed due to the conditions above, your Spouse's coverage will begin on:

- the date your Spouse is no longer an inpatient in a Hospital, Hospice, or other healthcare facility; or
- the date your Spouse is no longer confined at home under the care of a Physician.

This provision does not apply to Children

Life insurance benefits will not be paid for deaths caused by suicide occurring within 24 months after the effective date of coverage. The same applies for increased or additional benefits.

Employer-Paid Coverage Age Reduction

Coverage amounts for Life insurance for you will not reduce.

Voluntary Coverage Age Reduction

Coverage amounts for Life Insurance for you and your dependents will reduce to:

- 65% of the original amount when you reach age 65
- 40% of the original amount when you reach age 70
- 25% of the original amount when you reach age 75

Increases due to salary changes are allowed once coverage is reduced, otherwise, no increases are allowed.

Spouse coverage to reduce based on employee age.

End of Coverage

Your coverage under this certificate ends on the earliest of:

- the date the policy is cancelled by us or your Employer;
 - the date you are no longer in an Eligible Group;
 - the date your Eligible Group is no longer covered;
 - the date of your death;
 - the last day of the period any required premium contributions are made; or
- the last day you are in Active Employment.

The work-life balance employee assistance program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details.

Life Planning Financial & Legal Resources services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

This information is not intended to be a complete description of the insurance coverage available. The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable. For complete details of coverage and availability, please refer to Policy Form UA-GTLP21-1 or contact your Unum representative.

Unum complies with state civil union and domestic partner laws when applicable.

Underwritten by: Unum Life Insurance Company of America, Portland, Maine

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