

## Term Life Insurance and AD&D Coverage Highlights (Continued)

Coverage amount(s) will reduce according to the following schedule:

Age:	Insurance Amount Reduces to:
70	65% of original amount
75	50% of original amount

Coverage may not be increased after a reduction.

### Guarantee Issue

**Employees hired on or after 10/01/2009:** If you and your eligible dependents enroll within 31 days of your eligibility date, you may apply for any amount of Life insurance coverage up to \$200,000 for yourself and any amount of coverage up to \$50,000 for your spouse. Any Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability. If you and your eligible dependents do not enroll within 31 days of your eligibility date, you can apply for coverage only during an annual enrollment period and will be required to furnish evidence of insurability for the entire amount of coverage. AD&D coverage does not require evidence of insurability.

If you and your eligible dependents enroll within 31 days of your eligibility date, and later, wish to increase your coverage, you may increase your Life insurance coverage, with evidence of insurability, at anytime during the year. However, you may wait until the next annual enrollment and only Life insurance coverage over the Guarantee Issue amount(s) will be subject to evidence of insurability.

Please see your Plan Administrator for your eligibility date.

### Term Life Coverage Rates

Rates shown are your Monthly deduction:

Age Band	Employee. per \$10,000	Spouse per \$5,000	Child per \$2,000
- 24	\$ .46	\$.25	\$.56
25-29	\$.52	\$.29	
30-34	\$.64	\$.36	
35-39	\$0.91	\$.53	
40-44	\$1.30	\$.75	
45-49	\$2.01	\$1.18	
50-54	\$3.30	\$1.84	
55-59	\$5.08	\$2.82	
60-64	\$7.92	\$4.82	
65-69	\$17.76	\$8.23	
70-74	\$24.56	\$14.65	
75+	\$48.12	\$29.36	

NOTE: The premium paid for child coverage is based on the cost of coverage for one child, regardless of how many children you have.

NOTE: Your rate will increase as you age and move to the next age band.

### AD&D Coverage Rates

	AD&D Cost Per:	Monthly Rate
Employee:	\$10,000	\$.29
Spouse:	\$ 5,000	\$.15
Child:	\$ 2,000	\$.06

### Insurance Age

Your rate is based on your insurance age, which is your age immediately prior to and including the anniversary/effective date.

## Term Life Insurance and AD&D Coverage Highlights (Continued)

To calculate your cost, complete the following by selecting your coverage amount and rate (based on your insurance age).

### Term Life Calculation Worksheet

	Coverage Amount	Increment	Rate		Monthly Cost
Employee	\$ _____	÷ \$10,000 x	\$ _____	=	\$ _____
Spouse	\$ _____	÷ \$ 5,000 x	\$ _____	=	\$ _____
Children	\$ _____	÷ \$ 2,000 x	\$ _____	=	\$ _____
	<b>Total Monthly Cost</b>			=	\$ _____

### AD&D Calculation Worksheet

	Coverage Amount	Increment	Rate		Monthly Cost
Employee	\$ _____	÷ \$10,000 x	\$ _____	=	\$ _____
Spouse	\$ _____	÷ \$ 5,000 x	\$ _____	=	\$ _____
Children	\$ _____	÷ \$ 2,000 x	\$ _____	=	\$ _____
	<b>Total Monthly Cost</b>			=	\$ _____

### Additional Benefits

#### **Survivor Financial Counseling Services**

This personalized financial counseling service provides expert, objective financial counseling to survivors and terminally ill employees at no cost to them. This service is also extended to employees upon the death or terminal illness of their covered spouse. The financial counselors, all highly trained attorneys, help develop strategies needed to protect resources, preserve current lifestyles, and build future security. At no time will the counselor offer or sell any product or service.

#### **Portability/Conversion**

If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms outlined in the contract. However, if you have a medical condition which has a material effect on life expectancy, you will be ineligible to port your coverage. You may also have the option to convert your Term life coverage to an individual life insurance policy.

#### **Accelerated Benefit**

If you become terminally ill and are not expected to live beyond a certain time period as stated in your certificate booklet, you may request up to 100% of your life insurance amount up to \$250,000, without fees or present value adjustments. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies). This feature also applies to your covered dependents.

#### **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 the period of disability.

#### **Retained Asset Account**

Benefits of \$10,000 or more are paid through the Unum Retained Asset Account. This interest bearing account will be established in the beneficiary's name. He or she can then write a check for the full amount or for \$250 or more, as needed.