

Group Term Life & Accident Insurance



Financial Protection for You and Your Families

A group term life insurance plan with accidental death and dismemberment benefits provides financial support to your surviving family to help replace lost income, pay final expenses, meet mortgage payments, and cover day-to-day living expenses.

// Flexible Benefit Amounts and Employee Eligibility Dates

Varying levels of benefits for your employer to choose from, along with flexible eligibility dates. Benefit amounts can range from a flat \$50,000 per employee or 1.5x salary, 2x salary or 2.5x salary levels. Your employer will determine the eligibility date from the first of the month coincident with hire date or following 30, 60 or 90 days from date of employment.

// Valuable Life and Accident Benefits

Helps provide financial support to your loved ones in the event of death. It also includes coverage that pays a double accidental death benefit amount and an accelerated benefit for terminally ill employees.

// Portable Coverage

You can apply to keep this coverage if they you are terminated from employment, no longer work the eligible number of hours, or retire.

SUMMARY OF BENEFITS

Group Term Life & Accident Insurance

Guaranteed Acceptance

You are guaranteed acceptance. This means you cannot be turned down. And there are no health questions or medical exams required.

Choice of Elimination and Waiting Periods

This is an employer sponsored plan. Your employer has chosen which benefit level you are enrolled in as well as the waiting and elimination period. Please check with your benefit coordinator for plan information.

If your employment ends and then you are rehired within 12 months, the previous work will apply toward the waiting period.

You can apply to keep this coverage if you are terminated from employment, no longer work the eligible number of hours, or retire.

Additional Group Term Life Benefits

- Spouse/Children Coverage: You can decide whether to extend this offering to your eligible spouse and children (6 months to age 19 or 25 if full-time student). Spouses can be covered for \$20,000 in life benefits and each child for \$10,000 (age 6 months plus).
- Accelerated benefit (Life insurance): 50% of the benefit can be paid prior to death if you become terminally ill with less than 12 months to live.
- Waives premium if you are under age 60 and becomes disabled for 180 days.
- Life Planning Financial & Legal Resources: Financial planning and counseling are available to you or your family members at no extra cost if you are diagnosed with a terminal illness.

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 that may affect any benefits payable. To obtain a copy of policy, please reach out to your benefit coordinator.

Products are underwritten by:
UNUM Life Insurance Company of America 2211
Congress Street, Portland, ME 04122

In New York, products are underwritten by: First
UNUM Life Insurance Company
99 Park Avenue, 6th Floor New York, NY 10016

Administered by:
A.G.I.A., Inc.
Policy #525195 002

Additional Accident Benefits

- Education Benefit: Pays each qualified child an additional 12.5% of the total benefit or \$12,500 (whichever is less) to help pay for higher learning at an accredited postsecondary institution beyond the 12th-grade level.
- Repatriation Benefit: Pays up to \$5,000 to help bring your remains to a funeral home.
- Seat Belt Benefit: Pays your loved ones additional \$10,000 if you die while wearing a seat belt.
- Air Bag Benefit: Pays your loved ones additional \$5,000 if the vehicle that you were in was equipped with air bags.
- Up to 100% of the AD&D Benefit amount will also be paid for serious injuries, such as the loss of eyesight, hands, feet, or limbs.

Important Information

When Coverage Begins

When your employer pays 100% of the cost of coverage under a plan, your employee's coverage will become active on the first of the month coincident with or next following the date you are eligible for coverage, if you meet the waiting period selected by your employer.

Coverage for You Ends on the Earliest of:

The date the policy or plan is cancelled; the date you are no longer in an eligible group; the date your eligible group is no longer covered; the last day of the period for which you made any required contributions; or the last day you are in active employment except as provided under the covered layoff or leave-of-absence provision.

